STIC Search Report EIC 3600

Scientific and Technical Information Center

To: KIRSTEN APPLE
Location: KNX-4A89
Art Unit: 3694
Monday, May 17, 2010

Case Serial Number: 09/997273

From: ROBERT FINLEY
Location: EIC3600
KNX-2A80-C
Phone: (571)272-8952

robert.finley@uspto.gov

Search Notes

Dear Examiner Apple:

Please find attached the results of your search for the above-referenced case. The search was conducted in the Business Methods Template databases appropriate for the application.

I have listed *potential* references of interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

Dialog search results are presented in two formats, Word (.doc) and Acrobat (.pdf).

To navigate this document: use FIND function {Ctrl-F}
  ~~ will find the beginning of each group of results
  ^ will find the tagged items

Information on Dialog databases can be found at: http://library.dialog.com/bluesheets/

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search.

I. Potential References of Interest

A. Dialog

~~ Patent Literature: Inventor search

```
^ 5/3/1      (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2010 Thomson Reuters. All rts. reserv.

0012899861  - Drawing available
WPI ACC NO: 2002-759461/200282
XRPX Acc No: N2002-598014
Service provider rate plain information analysis system for internet
service, has analysis engine that analyze user and service provider
information to generate saving suggestion based on rate information
and
other user preference
Patent Assignee: GATTO J G  (GATT-I); KENDE M  (KEND-I); MACDONALD R C
   (MACD-I)
Inventor: GATTO J G; KENDE M; MACDONALD R C
Patent Family (1 patents,  1 countries)
Patent                          Application
Number          Kind  Date      Number          Kind  Date    Update
US 20020120540   A1   20020829  US 2000250834    P   20001201  200282  B
                                US 2001997273    A   20011130

Priority Applications (no., kind, date): US 2000250834  P  20001201;
US
   2001997273  A  20011130

Patent Details
Number          Kind  Lan   Pg  Dwg  Filing Notes
US 20020120540   A1   EN    14   3   Related to Provisional  US
2000250834
```

~~ Non-Patent Literature: Full Text

```
^ 8/3,K/1      (Item 1 from file: 15)
DIALOG(R)File  15:ABI/Inform(R)
(c) 2010 ProQuest Info&Learning. All rts. reserv.

02041793  56090645
Utility dot.com/future
Allen, Dwight L Jr; Hillstrand, Kris
```

Electric Perspectives   v25n4   PP: 22-38   Jul/Aug 2000
ISSN: 0364-474X   JRNL CODE: ELP
WORD COUNT: 6702

...TEXT: incubator that also produced CitySearch, eToys, GoTo.com, Free-PC,
and Tickets.com. Utility.com is licensed as an electric service provider in California and Nevada and plans to expand soon into seven other states as well as abroad. It provides online enrolment, billing, and
account management. It offers online review and one-click payment of all utility bills (gas, water, heating in addition to electricity). In California all the electricity Utility,com offers is green, and it guarantees 10-percent annual savings off the incumbent utility's standard
prices. New customers receive a $25 signing bonus. The company also offers advisories on billreduction options to customers who agree to the installation of an advanced CellNet meter. Information from the meter
allows Utility com to analyze usage and suggest rate plans that could provide additional savings.
Many of Utility com's offerings arguably could be countered by an incumbent utility or a bricks-and-mortar (that is, non-cyberspace-based)
new entrant...

~~ Patent Literature:

^ 7/3,K/19   (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2010 Thomson Reuters. All rts. reserv.

0013680208 - Drawing available
WPI ACC NO: 2003-776830/200373
XRPX Acc No: N2003-622452
Communication service plan recommendation creation method for cellular telephone, involves calculating plan cost for service plans based on average usage, and generating recommendation report with calculated cost
Patent Assignee: BELL W (BELL-I); KENYON M J (KENY-I); SACHARUK E
  (SACH-I); SCHOONOVER M J (SCHO-I); SONI D (SONI-I); THOMPSON R H
  (THOM-I)
Inventor: BELL W; KENYON M J; SACHARUK E; SCHOONOVER M J; SONI D; THOMPSON
  R H
Patent Family (1 patents, 1 countries)

```
Patent                              Application
Number          Kind   Date    Number          Kind   Date      Update
US 20020154751  A1  20021024    US 2000241461    P  20001018  200373  B
                                US 20017637      A  20011018
```

Priority Applications (no., kind, date): US 2000241461 P 20001018;
US
  20017637 A 20011018

Patent Details
```
Number          Kind  Lan   Pg  Dwg  Filing Notes
US 20020154751  A1    EN    20   8   Related to Provisional  US
2000241461
```

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G06Q-0010/00...
  G06Q-0010/00...

Original Publication Data by Authority

Argentina

Assignee name & address:
Claims:
...the service plans on the list for the client communication device
based
on the determined average usage; andgenerating a recommendation
report including at least a portion of the service plans
on the list arranged in order of calculated plan cost.

^ 7/3,K/21   (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2010 Thomson Reuters. All rts. reserv.

0013475695 - Drawing available
WPI ACC NO: 2003-567486/200353
Related WPI Acc No: 2001-432318; 2001-521040; 2002-238045; 2002-
371130;
  2005-675655; 2006-099443; 2007-649574; 2008-G50950
XRPX Acc No: N2003-451155
Optimal wireless communication service plan determination method e.g.
for
cellular service plan, involves selecting rate plan that would save
subscriber telecommunication cost relative to current rate plan

```
Patent Assignee: TRAQ WIRELESS INC  (TRAQ-N)
Inventor: GONZALES J; MARSH W
Patent Family (2 patents,  1 countries)
Patent                          Application
Number          Kind  Date      Number          Kind  Date    Update
US 20030083968  A1    20030501  US 2000230846     P    20000907  200353  B
                                US 2001760315     A    20010111
US 6813488      B2    20041102  US 2001760315     A    20010111  200472  E

Priority Applications (no., kind, date): US 2000230846  P  20000907;
US
  2001760315  A  20010111

Patent Details
Number          Kind  Lan   Pg   Dwg  Filing Notes
US 20030083968  A1    EN    68   41   Related to Provisional  US
2000230846

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G06Q-0030/00...
  G06Q-0030/00...

Original Publication Data by Authority

Argentina

Assignee name & address:
Original Abstracts:
...least one proposed rate plan is then produced and provided to the
subscriber, which enables selection of a best telecommunication
service provider.


...

...least one proposed rate plan is then produced and provided to the
subscriber, which enables selection of a best telecommunication
service provider.
Claims:
...determining at least one proposed rate plan from the at least one
other
rate plan of at least one telecommunication service provider
that would save the subscriber telecommunication costs relative to
the current rate plan.
...
```

...determining at least one proposed rate plan from the at least one other
rate plan of at least one telecommunication service provider
that would save the subscriber telecommunication costs relative to
the current rate plan;wherein the step of determining the
cost of the current rate plan comprises the steps of:
determining a telephone number from where a call is made;
determining a zip code associated with the telephone number;
determining a license code associated with the zip code; and
determining a charge for the call associated with the license code.

^ 7/3,K/22   (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2010 Thomson Reuters. All rts. reserv.

0012899861   - Drawing available
WPI ACC NO: 2002-759461/200282
XRPX Acc No: N2002-598014
Service provider rate plain information analysis system for internet
service, has analysis engine that analyze user and service provider
information to generate saving suggestion based on rate information
and
other user preference
Patent Assignee: GATTO J G (GATT-I); KENDE M (KEND-I); MACDONALD R C
   (MACD-I)
Inventor: GATTO J G; KENDE M; MACDONALD R C
Patent Family (1 patents, 1 countries)
Patent   Application
Number   Kind Date Number   Kind Date   Update
US 20020120540   A1   20020829 US 2000250834   P   20001201   200282   B
                                US 2001997273   A   20011130

Priority Applications (no., kind, date): US 2000250834 P 20001201;
US
   2001997273 A 20011130

Patent Details
Number   Kind Lan   Pg Dwg Filing Notes
US 20020120540   A1   EN   14   3   Related to Provisional US
2000250834

   Alerting Abstract ...information associated with multiple service
providers. An analysis engine module analyzes the user and service
provider
information to generate the saving suggestions based on rate
information and other user preference.

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G06Q-0030/00...
  G06Q-0030/00...

Original Publication Data by Authority

Argentina

Assignee name & address:
Claims:
...service providers; and an analysis engine module for analyzing user
information and service provider information to generate one or more
savings suggestions base on rate information and at
least one other user preference.

^ 7/3,K/23   (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2010 Thomson Reuters. All rts. reserv.

0012426235 - Drawing available
WPI ACC NO: 2002-371130/200240
Related WPI Acc No: 2001-432318; 2001-521040; 2002-238045; 2003-
567486;
  2005-675655; 2006-099443; 2007-649574; 2008-G50950
XRPX Acc No: N2002-289987
Optimal communication service plans determination method for wireless
communication system, involves proposing new rate plan based on usage
details table and call details table relevant to telecommunication
service
Patent Assignee: TRAQ WIRELESS INC (TRAQ-N); TRAG WIRELESS INC
(TRAG-N)
Inventor: GONZALES J; LANGWORTHY D; MARSH W
Patent Family (2 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
US 20020026341	A1	20020228	US 2000230846	P	20000907	200240	B
			US 2001758824	A	20010111		
US 7072639	B2	20060704	US 2001758824	A	20010111	200644	E

Priority Applications (no., kind, date): US 2000230846 P 20000907;
US
  2001758824 A 20010111

```
Patent Details
Number          Kind  Lan   Pg   Dwg  Filing Notes
US 20020026341  A1    EN    22   41   Related to Provisional  US
2000230846

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G06Q-0010/00...
  G06Q-0010/00...


Original Publication Data by Authority

Argentina

Assignee name & address:
Original Abstracts:
...least one proposed rate plan is then produced and provided to the
subscriber, which enables selection of a best telecommunication
service provider.


...


...least one proposed rate plan is then produced and provided to the
subscriber, which enables selection of a best telecommunication
service provider. >
Claims:
...and determining at least one proposed rate plan from the at least
one
rate plan of at least one telecommunication service provider
that would save the subscriber telecommunication costs relative to
the current rate plan.
...


...and determining at least one proposed rate plan from the at least
one
rate plan of at least one telecommunication service provider
that would save the subscriber telecommunication costs relative to
the current rate plan.
```

^ 7/3,K/25   (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2010 Thomson Reuters. All rts. reserv.

0010815534 - Drawing available
WPI ACC NO: 2001-432318/200146

Related WPI Acc No: 2001-521040; 2002-238045; 2002-371130; 2003-
567486;
   2005-675655; 2006-099443; 2007-649574; 2008-G50950
XRPX Acc No: N2001-320381
Method for analyzing wireless communication data for determining the
optimal wireless communication service plan
Patent Assignee: TRAQ WIRELESS INC (TRAQ-N)
Inventor: GONZALES J; MARSH W; MERRITT J
Patent Family (2 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
US 20010007978	A1	20010712	US 2000230846	P	20000907	200146	B
			US 2001758815	A	20010111		
US 7184749	B2	20070227	US 2001758815	A	20010111	200718	E

Priority Applications (no., kind, date): US 2000230846 P 20000907;
US
   2001758815 A 20010111

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20010007978	A1	EN	67	41	Related to Provisional US 2000230846

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
   G06Q-0010/00...
   G06Q-0010/00...

Original Publication Data by Authority

Argentina

Assignee name & address:
Original Abstracts:
...processed data in relation to a plurality of rate plans of a
plurality
of telecommunications service providers, and determines at least one
proposed rate plan that would save the
subscriber telecommunication costs relative to the current rate
plan. A report of at least one proposed rate
plan is then produced and provided to the subscriber, which
enables selection of a best telecommunication service provider.

...

...processed data in relation to a plurality of rate plans of a
plurality
of telecommunications service providers, and determines at least one
proposed rate plan that would save the
subscriber telecommunication costs relative to the current rate
plan. A report of at least one proposed rate
plan is then produced and provided to the subscriber, which
enables selection of a best telecommunication service provider. >
Claims:
...the processed data in relation to a plurality of rate plans of a
plurality of telecommunication service providers;determining at least
one proposed rate plans that would save the
subscriber telecommunication costs relative to the current rate
plan; andproducing a report of the at least one proposed
rate plan to enable selection of a best telecommunication
service provider and a best rate plan.

...

...profile record in relation to a plurality of other rate plans of a
plurality of telecommunication service providers;determining at least
one proposed rate plan that would save the
subscriber telecommunication costs relative to the current rate
plan; andproducing a report of the at least one proposed
rate plan to enable selection of an alternative
telecommunication service provider and rate plan
;wherein the where calls are made and received parameter is defined by
a
home category or a roam category;wherein

B. Additional Resources Searched

Nothing of interest found.

II. Inventor Search Results from Dialog

~~ Patent Literature: Inventor search

```
File 347:JAPIO Dec 1976-2010/Jan(Updated 100427)
        (c) 2010 JPO & JAPIO
File 348:EUROPEAN PATENTS 1978-201019
        (c) 2010 European Patent Office
File 349:PCT FULLTEXT 1979-2010/UB=20100506|UT=20100429
        (c) 2010 WIPO/Thomson
File 350:Derwent WPIX 1963-2010/UD=201030
        (c) 2010 Thomson Reuters
```

```
Set       Items     Description
S1            1     AU=KENDE M?
S2          444     AU=MACDONALD R?
S3          273     AU=GATTO J?
S4          716     S1 OR S2 OR S3
S5            1     S4 AND (SERVICE()(PROVIDER OR PROVIDERS))(S)((RATE OR
PRICE
             OR PRICES OR PRICING OR COST OR COSTS)(2N)(PLAN OR PLANS
OR -
             PROGRAM OR PROGRAMS OR SCHEDULE OR SCHEDULES))(S)(ANALY?
OR E-
             VALUAT? OR REVIEW? OR APPRAIS? OR ASSESS)
```

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^ 5/3/1     (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2010 Thomson Reuters. All rts. reserv.

0012899861  - Drawing available
WPI ACC NO: 2002-759461/200282
XRPX Acc No: N2002-598014
Service provider rate plain information analysis system for internet
service, has analysis engine that analyze user and service provider
information to generate saving suggestion based on rate information
and
other user preference
Patent Assignee: GATTO J G  (GATT-I); KENDE M  (KEND-I); MACDONALD R C
   (MACD-I)
Inventor: GATTO J G; KENDE M; MACDONALD R C
Patent Family (1 patents,  1 countries)
Patent                         Application
Number          Kind  Date     Number         Kind   Date     Update
US 20020120540   A1   20020829 US 2000250834    P    20001201 200282  B
                               US 2001997273    A    20011130
```

```
Priority Applications (no., kind, date): US 2000250834  P  20001201;
US
   2001997273  A  20011130

Patent Details
Number          Kind  Lan   Pg  Dwg  Filing Notes
US 20020120540  A1    EN    14   3   Related to Provisional  US
2000250834


~~ Non-Patent Literature: Inventor search

File    2:INSPEC 1898-2010/May W2
          (c) 2010 The IET
File    9:Business & Industry(R) Jul/1994-2010/May 15
          (c) 2010 Gale/Cengage
File   15:ABI/Inform(R) 1971-2010/May 15
          (c) 2010 ProQuest Info&Learning
File  610:Business Wire 1999-2010/May 17
          (c) 2010 Business Wire.
File  613:PR Newswire 1999-2010/May 17
          (c) 2010 PR Newswire Association Inc
File  624:McGraw-Hill Publications 1985-2010/May 17
          (c) 2010 McGraw-Hill Co. Inc
File  634:San Jose Mercury  Jun 1985-2010/May 14
          (c) 2010 San Jose Mercury News
File  810:Business Wire 1986-1999/Feb 28
          (c) 1999 Business Wire
File  813:PR Newswire 1987-1999/Apr 30
          (c) 1999 PR Newswire Association Inc
File  625:American Banker Publications 1981-2008/Jun 26
          (c) 2008 American Banker
File  268:Banking Info Source 1981-2010/May W2
          (c) 2010 ProQuest Info&Learning
File  626:Bond Buyer Full Text 1981-2008/Jul 07
          (c) 2008 Bond Buyer
File  267:Finance & Banking Newsletters 2008/Sep 29
          (c) 2008 Dialog
File   16:Gale Group PROMT(R) 1990-2010/May 14
          (c) 2010 Gale/Cengage
File  148:Gale Group Trade & Industry DB 1976-2010/May 14
          (c) 2010 Gale/Cengage
File  160:Gale Group PROMT(R) 1972-1989
          (c) 1999 The Gale Group
File  275:Gale Group Computer DB(TM) 1983-2010/Apr 07
          (c) 2010 Gale/Cengage
```

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File 621:Gale Group New Prod.Annou.(R) 1985-2010/Mar 29
        (c) 2010 Gale/Cengage
File 636:Gale Group Newsletter DB(TM) 1987-2010/Apr 13
        (c) 2010 Gale/Cengage
File  20:Dialog Global Reporter 1997-2010/May 17
        (c) 2010 Dialog
File  35:Dissertation Abs Online 1861-2010/Apr
        (c) 2010 ProQuest Info&Learning
File  65:Inside Conferences 1993-2010/May 14
        (c) 2010 BLDSC all rts. reserv.
File  99:Wilson Appl. Sci & Tech Abs 1983-2010/Mar
        (c) 2010 The HW Wilson Co.
File 474:New York Times Abs 1969-2010/May 16
        (c) 2010 The New York Times
File 475:Wall Street Journal Abs 1973-2010/May 17
        (c) 2010 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
        (c) 2002 Gale/Cengage
File 139:EconLit 1969-2010/Apr
        (c) 2010 American Economic Association
File 256:TecTrends 1982-2010/May W2
        (c) 2010 Info.Sources Inc. All rights res.

Set      Items    Description
S1          26    AU=(KENDE, M? OR KENDE M? OR KENDE(2N)M?)
S2        2891    AU=(MACDONALD, R? OR MACDONALD R? OR MACDONALD(2N)R?)
S3          60    AU=(GATTO, J? OR GATTO J? OR GATTO(2N)J?)
S4        2977    S1 OR S2 OR S3
S5           0    S4 AND (SERVICE()(PROVIDER OR PROVIDERS))(S)((RATE OR
PRICE
                  OR PRICES OR PRICING OR COST OR COSTS)(2N)(PLAN OR PLANS
OR -
                  PROGRAM OR PROGRAMS OR SCHEDULE OR SCHEDULES))(S)(ANALY?
OR E-
                  VALUAT? OR REVIEW? OR APPRAIS? OR ASSESS)
```

III. Text Search Results from Dialog

A. Patent Files

~~ Patent Literature:
  Dialog files: 347,348,349,350

```
File 347:JAPIO Dec 1976-2010/Jan(Updated 100427)
         (c) 2010 JPO & JAPIO
File 348:EUROPEAN PATENTS 1978-201019
         (c) 2010 European Patent Office
File 349:PCT FULLTEXT 1979-2010/UB=20100506|UT=20100429
         (c) 2010 WIPO/Thomson
File 350:Derwent WPIX 1963-2010/UD=201030
         (c) 2010 Thomson Reuters


Set      Items    Description
S1       88082    (SERVICE()(PROVIDER OR PROVIDERS) OR (PROVIDE? ? OR
PROVID-
                  ING)(2W)(SERVICES OR SERVICES))(S)(SUBSCRIBER OR
SUBSCRIBERS -
                  OR CUSTOMER OR CUSTOMERS OR CLIENT OR CLIENTS OR CONSUMER
OR -
                  CONSUMERS OR PARTICIPANT OR PARTICIPANTS OR USER OR USERS
OR -
                  INDIVIDUAL OR INDIVIDUALS)
S2        1836    (RATE OR PRICE OR PRICES OR PRICING OR COST OR
COSTS)(2N)(-
                  PLAN OR PLANS OR PROGRAM OR PROGRAMS OR SCHEDULE OR
SCHEDULES
                  OR MATRIX OR MATRICES)
S3        5221    (SAVE OR SAVES OR SAVING OR SAVINGS OR LESS OR LEAST
OR MI-
                  NIM? OR RETAIN? OR KEEP OR PRESERV? OR CONSERV? OR
ECONOMICAL?
                   OR ECONOMIZ? OR SPARING)(5N)(SUGGEST? OR ADVIS? OR
ADVICE OR
                  PROPOS? OR OFFER? OR PRESCRIB? OR RECOMMEND? OR INDORS?
OR RE-
                  FER? ? OR REFERR?)
S4       74695    ANALY? OR EVALUAT? OR REVIEW? OR APPRAIS? OR ASSESS?
OR CR-
                  ITIQ? OR JUDG? OR DETERMIN? OR CALCULAT? OR FIGURE? ? OR
FIGU-
                  RING OR COMPUTE OR COMPUTED OR COMPUTING OR ASCERTAIN?
S5          35    S1(S)S2(S)S3(S)S4
S6          29    S5 AND IC=(G06F OR G06Q)
```

S7   25   S6 NOT (AD>2003 OR AY>2003)

 7/3,K/1   (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2010 European Patent Office. All rts. reserv.

01898247
Systems and methods for secure transaction management and electronic
rights
    protection
Systeme und Verfahren zur Verwaltung von gesicherten Transaktionen
und zum
    Schutz von elektronischen Rechten
Systemes et procedes pour gerer des transactions securisees et
pour
    proteger des droits electroniques
PATENT ASSIGNEE:
  Intertrust Technologies Corp, (7745470), 955 Stewart Drive,
Sunnyvale CA
    94085-3913, (US), (Proprietor designated states: all)
INVENTOR:
  Ginter, Karl L., 10404 43rd Avenue, Beltsville,Maryland 20705, (US)
  Shear, Victor H., 5203 Battery Lane, Bethesda,Maryland 20814, (US)
  Spahn, Francis J., 2410 Edwards Avenue, El Cerrito,California 94530,
(US)
  Van Wie, David M., P.O. Box 5610, Eugene, OR 97405, (US)
LEGAL REPRESENTATIVE:
  Williams, Michael Ian et al (9250951), fJ Cleveland 40-43 Chancery
Lane,
    GB-London WC2A 1JQ, (GB)
PATENT (CC, No, Kind, Date): EP 1531379 A2 050518 (Basic)
                              EP 1531379 A3 060222
                              EP 1531379 B1 090902
APPLICATION (CC, No, Date): EP 2004078195 960213;
PRIORITY (CC, No, Date): US 388107 950213
DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU;
MC;
  NL; PT; SE
RELATED PARENT NUMBER(S) - PN (AN):
  EP 861461 (EP 96922371)
INTERNATIONAL PATENT CLASS (V7): G06F-001/00; G06F-017/60
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
  G06F-0021/00   A I F B 20060101 20090218 H EP
ABSTRACT WORD COUNT: 151
NOTE:
  Figure number on first page: 75

LANGUAGE (Publication,Procedural,Application): English; English;
English
FULLTEXT AVAILABILITY:
Available Text   Language   Update   Word Count
      CLAIMS A   (English)   200520   173
      CLAIMS B   (English)   200936   1214
      CLAIMS B   (German)   200936   1277
      CLAIMS B   (French)   200936   1319
      SPEC A   (English)   200520   167172
      SPEC B   (English)   200936   12981
Total word count – document A   167372
Total word count – document B   16791
Total word count – documents A + B   184163

INTERNATIONAL PATENT CLASS (V7): G06F-001/00...

...G06F-017/60
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
  G06F-0021/00   A I F B 20060101 20090218 H EP

...SPECIFICATION host processor CPU 654 may provide storage, database,
and
  communications services. SPU 500 may provide cryptographic and
secured
  process execution services. Diverse control and execution
  structures supported by ROS 602 may require that processing of
control
  information occur within a controllable...1200 may be user
dependent,
  whereas MDEs 1202 may be user independent.
    The component assembly example 690(k) shown in Figure 11E
  comprises a method core 1000', UDEs 1200a & 1200b, an MDE 1202, load
  modules 1100a-1100d, and a further component...
...component elements, subassemblies, etc.
    Components within component assemblies 690 may be "reused" to form
  different component assemblies. As mentioned above, figure 11F is
  an abstract depiction of one example of the same components used for
  assembling component assembly 690(k) to...

...enhanced at any time to adapt to changing needs or requirements.

  More Detailed Discussion of Rights Operating System 602 Architecture
    Figure 12 shows an example of a detailed architecture of ROS 602
  shown in Figure 10. ROS 602 may include a file system 687 that
  includes a commercial database manager 730 and external object

repositories...

...730 may maintain secure database 610. Object repository 728 may store,
   provide access to, and/or maintain VDE objects 300.
      Figure 12 also shows that ROS 602 may provide one or more SPEs
   503 and/or one or more HPEs 655...

...and schedule them to be executed by a processor on which ROS 602 runs
   (e.g., CPU 654 shown in Figure 8). For example, Task manager 680b
   may include or be associated with a "bootstrap loader" that loads other
   parts of...

...608. Memory manager 680a may manage allocation, deallocation, sharing
   and/or use of memory (e.g., RAM 656 shown in Figure 8) of
   electronic appliance 600, and may for example provide virtual memory
   capabilities as required by an electronic appliance and...time
   information streams such as, for example, real time feed 694. The routing
   performed by stream router 758 may be determined by routing tables
   766. Buffering/storage 768 provides temporary store-and-forward,
   buffering and related services. Container manager 764 may...

...resemble, for example, the interface for a Unix socket in the preferred
   embodiment. Each of the "OSI" interfaces shown in Figure 12 have
   the ability to communicate with object switch 734.
      ROS 602 includes the following object switch service
   providers/resources...

...for example, automatically route VDE related electronic mail between
   object switch 734 and the outside world electronic mail services.
   External Services Manager 772 may interface to communications
   manager 776 through a Service Transport Layer 786. Service Transport
   Layer 786a may enable...
...using the service transport layer 786.
      The characteristics of and interfaces to the various subsystems of ROS
   680 shown in Figure 12 are described in more detail below.

   RPC Manager 732 and Its RPC Services Interface
      As discussed above, the basic...

...requesting services to an appropriate RPC service interface. In the
  preferred embodiment, upon receiving an RPC call, RPC manager 732
  determines one or more service managers that are to service the
  request. RPC manager 732 then routes a service request to...

...underscore)id, BYTE *buffer)
    This MOUNT interface call instructs a service to make a specific
  subservice ready. This may include services related to networking,
  communications, other system services, or external resources. The
  service(underscore)id and subservice(underscore)id parameters may...

...in response to RPC calls. In this example, SPE driver RSI 736a may
  translate RPC calls directed to control or ascertain information
  about SPE driver 736 into driver calls. SPE driver RSI 736a in
  conjunction with driver 736 may pass RPC...manager 752 is also
connected
  to secure database manager 744 to permit the name services manager
752 to
  access name services records stored within secure database 610.

  External Services Manager 772 & Services Transport Layer 786
    The External Services Manager 772 provides...services without load
  module location and version control issues.
    In the preferred embodiment, SPE RPC manager 550 first references
a
  service request against the RPC service table to determine the
  location of the service manager that may service the request.
The...of
  secure management files 610. Participants that receive appropriate
  permissions can register their processes (e.g., specific budgets)
with
  summary services manager 560, which may then reserve protected
  memory space (e.g., within NVRAM 534b) and keep desired use
and/or...

 7/3,K/2   (Item 2 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01752676
Systems and methods for secure transaction management and electronic
rights
    protection
Systeme   und   Verfahren   zur   gesicherten   Transaktionsverwaltung
und
    elektronischem Rechtsschutz

Systemes et procedes de gestion de transactions securisees et de protection
    de droits electroniques
PATENT ASSIGNEE:
  Intertrust Technologies Corp, (7745470), 955 Stewart Drive, Sunnyvale CA
    94085-3913, (US), (Proprietor designated states: all)
INVENTOR:
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  Shear, Victor H., 5203 Battery Lane, BethesdaMaryland 20814, (US)
  Spahn, Francis J., 2410 Edwards Avenue, El CerritoCalifornia 94530, (US)
  van Wie, David M., P.O. Box 5610, Eugene, OR 97405, (US)
LEGAL REPRESENTATIVE:
  Williams, Michael Ian et al (9250951), fJ Cleveland 40-43 Chancery Lane,
    GB-London WC2A 1JQ, (GB)
PATENT (CC, No, Kind, Date): EP 1431864 A2 040623 (Basic)
                                    EP 1431864 A3 050216
                                    EP 1431864 B1 081231
APPLICATION (CC, No, Date): EP 2004075701 960213;
PRIORITY (CC, No, Date): US 388107 950213
DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;
  NL; PT; SE
RELATED PARENT NUMBER(S) - PN (AN):
  EP 861461 (EP 96922371)
INTERNATIONAL PATENT CLASS (V7): G06F-001/00; G06F-017/60
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
  G06F-0021/00   A I F B 20060101 20080416 H EP
  G06Q-0010/00   A I L B 20060101 20080416 H EP
ABSTRACT WORD COUNT: 151
NOTE:
  Figure number on first page: 77

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text   Language   Update   Word Count
      CLAIMS A (English) 200426   1450
      CLAIMS B (English) 200901   1605
      CLAIMS B (German) 200901   1497
      CLAIMS B (French) 200901   1788
      SPEC A   (English) 200426 166929
      SPEC B   (English) 200901   98177
Total word count - document A   168406

Total word count - document B   103067
Total word count - documents A + B   271473

INTERNATIONAL PATENT CLASS (V7): G06F-001/00...

...G06F-017/60
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
  G06F-0021/00   A I F B 20060101 20080416 H EP...

...G06Q-0010/00   A I L B 20060101 20080416 H EP

...SPECIFICATION 602.

  Rights Operating System 602
    Rights Operating System ("ROS") 602 in the preferred embodiment is
a
  compact, secure, event-driven, services-based, "component"
  oriented, distributed multiprocessing operating system environment
that
  integrates VDE information security control information, components
and
  protocols with traditional...shows an example of this. Other calls
  invoking VDE functions 604 may be passed directly without
translation by
  redirector 684.
    Referring again to Figure 10, ROS 620 may also include an
  "interceptor" 692 that transmits and/or receives one or more...784
to,
  for example, automatically route VDE related electronic mail between
  object switch 734 and the outside world electronic mail services.
  External Services Manager 772 may interface to communications
manager 776
  through a Service Transport Layer 786. Service Transport Layer
786a...

...component 686 to provide a transition between system and user
space.

  Secure Database Service Manager ("SDSM") 744
    There are at least two ways that may be used for managing secure
  database 600:
    C a commercial database approach, and
    C a site...tasks and subtasks. It corresponds to a chunk of code
and
  associated references that "fits" within the secure execution
environment

provided by SPU 500. In the preferred embodiment, it contains a
list of references to shared data elements (e.g., load...

 7/3,K/3   (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00984062   **Image available**
IMAGE PRINTING APPARATUS INCLUDING A MICROCONTROLLER
APPAREIL D'IMPRESSION D'IMAGES COMPRENANT UNE MICRO-UNITE DE COMMANDE
Patent Applicant/Assignee:
  SILVERBROOK RESEARCH PTY LTD, 393 Darling Street, Balmain, New South
    Wales 2041, AU, AU (Residence), AU (Nationality), (For all
designated
    states except: US)
Patent Applicant/Inventor:
  SILVERBROOK Kia, Silverbrook Research Pty Ltd, 393 Darling Street,
    Balmain, New South Wales 2041, AU, AU (Residence), AU
(Nationality),
    (Designated only for: US)
Legal Representative:
  SILVERBROOK Kia (agent), Silverbrook Research Pty Ltd, 393 Darling
    Street, Balmain, New South Wales 2041, AU,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200313858 A1 20030220 (WO 0313858)
  Application: WO 2002AU920 20020709 (PCT/WO AU0200920)
  Priority Application: US 2001922275 20010806
Designated States:
(Protection type is "patent" unless otherwise stated - for
applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK
LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG
SI
  SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE
SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 140412

...International Patent Class (v7): G06F-003/12
Fulltext Availability:
  Detailed Description

Detailed Description
... for the cutting of photographs 8 from print roll 42.

  11. Half-toning of the image data for printing.

  12. Providing the print data to a print-head 44 at the appropriate
  times.

  13. Controlling the print head 44.

  14. Controlling...built in 6" wafer fabs, and economics may not
allow a
  conversion to 12" fabs. Therefore, the difference in fabrication
  cost between CCD's and CMOS imagers is likely to increase,
  progressively favoring CMOS imagers. However, at present, a CCD
is...as
  shown requires a total of 30 multiply/accumulates. The times taken
for
  the lookups are 1 cycle during the calculation of L, 4 cycles for
  the specular contribution, and 2 sets of 4 cycle lookups in the
  cone/penumbra calculation.

  With bump:aaR
  When a Spotlight is applied to an image with an associated a bump-
map,
  calculation of N...

 7/3,K/4   (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2010 WIPO/Thomson. All rts. reserv.

00933152   **Image available**
EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER
SYSTEM
    FOR RENTAL VEHICLE SERVICES
SYSTEME INFORMATIQUE ETENDU ENTRE ENTREPRISES, A FONCTIONS
MULTIPLES,
    FONCTIONNANT SUR LE WEB, POUR DES SERVICES DE LOCATION DE
VEHICULES
Patent Applicant/Assignee:

THE CRAWFORD GROUP INC, 600 Corporate Park Drive, St. Louis, MO
63105, US
    , US (Residence), US (Nationality), (For all designated states
except:
    US)
Patent Applicant/Inventor:
  WEINSTOCK Timothy Robert, 1845 Highcrest Drive, St. Charles, MO
63303, US
    , US (Residence), US (Nationality), (Designated only for: US)
  DE VALLANCE Kimberly Amm, 2037 Silent Spring Drive, Maryland
Heights, MO
    63043, US, US (Residence), US (Nationality), (Designated only for:
US)
  HASELHORST Randall Allan, 1016 Scenic Oats Court, Imperial, MO
63052, US,
    US (Residence), US (Nationality), (Designated only for: US)
  KENNEDY Craig Stephen, 9129 Meadowglen Lane, St. Louis, MO 63126,
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  SMITH David Gary, 10 Venice Place Court, Wildwood, MO 63040, US, US
    (Residence), US (Nationality), (Designated only for: US)
  TINGLE William T, 17368 Hilltop Ridge Drive, Eureka, MO 63025, US,
US
    (Residence), US (Nationality), (Designated only for: US)
  KLOPFENSTEIN Anita K, 433 Schwarz Road, O'Fallon, IL 62269, US, US
    (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  HAFERKAMP Richard E (et al) (agent), HOWELL & HAFERKAMP, L.C., Suite
    1400, 7733 Forsyth Blvd., St. Louis, MO 63105-1817, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200267175 A2 20020829 (WO 0267175)
  Application: WO 2001US51437 20011019 (PCT/WO US0151437)
  Priority Application: US 2000694050 20001020
Parent Application/Grant:
  Related by Continuation to: US 2000694050 20001020 (CIP)
Designated States:
(Protection type is "patent" unless otherwise stated - for
applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK
LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI
SK
  SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

```
(OA)  BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP)  GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA)  AM AZ BY KG KZ MD RU TJ TM
```
Publication Language: English
Filing Language: English
Fulltext Word Count: 243912

Main International Patent Class (v7): G06F-017/60
Fulltext Availability:
  Detailed Description

Detailed Description
... a program start request. Prestart jobs are different from other
jobs
  because ay use prestart job entries to determine which program,
  class, and storage pool b a when they are started. Within a prestart
job
  entry,, you must specify attributes at...the ARM!
  Dlication Development Department. It is currently used by the ARMS
  Unpackage msaction from Transmission Envelope (AM0020VI and
AM0021V1)
  programs, along with B ARMS Package Transmission Envelope (AM0120,
  AM0150, AM0151) programs along with B Financial Systems' AS Account
  schedules /JOB...

 7/3,K/5   (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00806389
SCHEDULING AND PLANNING BEFORE AND PROACTIVE MANAGEMENT DURING
MAINTENANCE
    AND SERVICE IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT
PROGRAMMATION ET PLANIFICATION ANTICIPEE, ET GESTION PROACTIVE AU
COURS DE
    LA MAINTENANCE ET DE L'ENTRETIEN D'UN ENVIRONNEMENT DU TYPE
CHAINE
    D'APPROVISIONNEMENT RESEAUTEE
Patent Applicant/Assignee:
  ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
    (Residence), US (Nationality)
Inventor(s):
  MIKURAK Michael G, 108 Englewood Boulevard, Hamilton, NJ 08610, US,
Legal Representative:
  HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th
Floor,

2029 Century Park East, Los Angeles, CA 90067-3024, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200139082 A2 20010531 (WO 0139082)
  Application: WO 2000US32228 20001122 (PCT/WO US0032228)
  Priority Application: US 99447625 19991122; US 99444889 19991122
Designated States:
(Protection type is "patent" unless otherwise stated - for
applications
prior to 2004)
  AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH
GM
  HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW
MX
  NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 152479

Main International Patent Class (v7): G06F-017/16
Fulltext Availability:
  Detailed Description

Detailed Description
... object to represent just about any logically separable matters,
OOP
  allows the software developer to design and implement a computer
  program that is a model of some aspects of reality, whether that
  reality is a physical entity, a process, a systern...to tum this
  procedural programming arrangement inside out. These interfaces
allow the
  user, rather than program logic, to drive the program and decide
  when certain actions should be perfonned. Today, most personal
computer
  software accomplishes this by means of an event...

...according to actions that the user perfornis. The programmer no
longer
  determines the order in which events occur. Instead, a program is
  divided into separate pieces that are called at unpredictable times
and
  in an unpredictable order. By relinquishing control in...level of
  service, deteirmined in step 4704, to determine where the current
level

of service is in relation to the ~~minimum~~ level service which needs
to be provided to subscribers.

In an alarm step 4710, the Proactive Tlireshold Manager provides
an...54,
one embodiment of the electronic commerce component of the present
invention is provided for allowing purchase of products and
~~services~~ via a display catalog. The display catalog may display
linkable pictures, such as visual representations of products for
sale.
The...

7/3,K/6   (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00806384
NETWORK   AND   LIFE   CYCLE ASSET MANAGEMENT IN AN E-COMMERCE
ENVIRONMENT AND
    METHOD THEREOF
GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN
ENVIRONNEMENT
    DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE
Patent Applicant/Assignee:
  ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
    (Residence), US (Nationality)
Inventor(s):
  MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,
Legal Representative:
  HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th
Floor,
    2029 Century Park East, Los Angeles, CA 90067-3024, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200139030 A2 20010531 (WO 0139030)
  Application: WO 2000US32324 20001122 (PCT/WO US0032324)
  Priority Application: US 99444775 19991122; US 99447621 19991122
Designated States:
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applications
prior to 2004)
  AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK DZ EE ES FI
GB
  GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG
MK
  MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
VN

```
    YU ZW
    (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
    (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
    (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
    (EA) AM AZ BY KG KZ MD RU TJ TM
```
Publication Language: English
Filing Language: English
Fulltext Word Count: 171499

Main International Patent Class (v7): G06F-017/60
Fulltext Availability:
  Detailed Description

Detailed Description
... to access these services, but the access networks will all use a
  common "New Core" network and its capabilities. The services will
  be interoperable across various access technologies, and users will
  freely use services that cross many access technologies, e.g...that
the
  launch is successfully executed.
  67
  These include entry and exit criteria for network creation, KPIs for
  quality management, program planning and management tool-kits.

  Service Consolidation and Optimization
  As the network operator moves into operating and maintaining the
"NGN...
  the customer. An additional aim is to collect money due the service
  provider in a professional and customer supportive manner.

  Figure 26 is a flowchart illustrating an Invoice and Collections
  Process in accordance with a preferred embodiment. First, in step
  2600...

...customized rules
  database. Utilizing an expert system for the tailored capabilities
of
  each customer, the event driver, collector and manager analyze
  notification events generated by the system. When a notification
event is
  received the system analyzes the event and uses it to identify the
  customer. The notification event is also used to credit the customer
if
  ...

...generating the
  74

notification event, the customer is also able to notify the provider
directly should such an event occur.

   Figure 27 is a flowchart illustrating media communication over the
   hybrid network of the present invention. When a customer initiates
a...

 7/3,K/7   (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00806383
COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT
DURING
    DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN
ENVIRONMENT
    AND METHOD THEREOF
PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION
ANTICIPEE DES
    STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE
DANS UN
    ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE
RESEAU ET
    PROCEDE ASSOCIE
Patent Applicant/Assignee:
  ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
    (Residence), US (Nationality)
Inventor(s):
  MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,
Legal Representative:
  HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 1400 Page
Mill
    Road, Palo Alto, CA 94304, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200139029 A2 20010531 (WO 0139029)
  Application: WO 2000US32309 20001122 (PCT/WO US0032309)
  Priority Application: US 99444655 19991122; US 99444886 19991122
Designated States:
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applications
prior to 2004)
  AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES
  FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
MA

MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
TZ
   UA UG UZ VN YU ZW
   (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
   (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
   (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
   (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 157840

Main International Patent Class (v7): G06F-017/60
Fulltext Availability:
   Detailed Description

Detailed Description
... Market Trial
   Develop and launch a market trial that would measure and assess the
   viability of the introduction of the proposed service.
   Additionally, this trial validates the approach to transforrn
specific
   parts of the infrastructure towards the "NGN" and "New
Core...monitoring.
   Monitoring and reporting must
   provide SP management and customers meaningful and timely
performance
   information across the parameters of the services provided. The aim
   is also to
   69
   manage service levels that meet specific SLA commitments and
standard
   service commitments.

   Figure...programs (also called computer control logic) are stored in
main
   memory 2804 and/or the secondary memory 2806. Such computer
   programs, when executed, enable the computer
   77
   Another embodiment is directed to a computer program product
comprising a
   computer readable medium...

  7/3,K/8   (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00806382
METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF
    MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A
    MARKET SPACE INTERFACE
PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHE ENTRE UNE
    PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION
    D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHE
Patent Applicant/Assignee:
  ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
    (Residence), US (Nationality)
Inventor(s):
  MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,
Legal Representative:
  HICKMAN Paul L (et al) (agent), Oppenheimer Wolff & Donnelly LLP, 1400
    Page Mill Road, Palo Alto, CA 94304, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200139028 A2 20010531 (WO 0139028)
  Application: WO 2000US32308 20001122 (PCT/WO US0032308)
  Priority Application: US 99444773 19991122; US 99444798 19991122
Designated States:
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prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
  ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
  MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
  TZ UA UG UZ VN YU ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 170977

Main International Patent Class (v7): G06F-017/60
Fulltext Availability:
  Detailed Description

Detailed Description
... Call waiting, Call forwarding, Conference calling, Call rejection),
  enhanced call routing, Number Portability, Calling Card Services, and
  Audio delivered Information Services (e.g. travel, stocks and
  weather).
  These IN capabilities are enabled by devices such as SCP, STP, SSP and
  EIP...frame relay and IP data networks). These data networks share the
  same SONET based backbone with the PSTN network. The services on
  the PSTN and the data networks are very distinct and non-interoperable
  (example: voice versus web access).

  With the...

...services that are built entirely on the NGN components which is provide
  feature rich multimedia (voice, video, data) based communication
  services as well as enabling many E-Commerce services enabled by IP
  technologies. These components (described later in detail) include
  directories...

...enable services like integrated messaging, multimedia conversations,
  on-demand multi-point conference, enhanced security & authentication,
  various classes of media transport services, numerous automations
  in electronic internet commerce activities e.g. banking, shopping,
  customer care, education, etc. As the NGN matures third...onto every
  rules database on the NGN to ensure that the user would not be denied
  access to features and services which the user typically
  subscribed. Obviously, storing or replicating this data and then managing
  synchronicity over a worldwide network would...the wireless PSTN access
  infrastructure will also migrate to connect to "NGN" and "New Core" to
  provide wireless PSTN access services while utilizing new
  capabilities in the "NGN" and the "New Core". There will also be
  innovations in the wireless end...Data Management 1300 generating billing
  events, the present invention also uses a Customer Interface Management

process 132, as shown in Figure 15, to directly interact with
customers and translate customer requests and inquiries into appropriate
"events" such as, the creation of...

...given direct access to service management systems, this process assures
consistency of image across systems,, and security to prevent a
customer from harming their network or those of other
customers. The aim is to provide meaningful and timely customer contact
experiences...

 7/3,K/9   (Item 7 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00784143
SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR LOAD BALANCING REQUESTS AMONG
    SERVERS
SYSTEME,   PROCEDE   ET   ARTICLE   POUR   EQUILIBREUR   DE   CHARGE
DANS   UN
    ENVIRONNEMENT DE STRUCTURES DE SERVICES
Patent Applicant/Assignee:
  ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
    (Residence), US (Nationality)
Inventor(s):
  BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918
    , US,
Legal Representative:
  HICKMAN Paul L (agent), Hickman Coleman & Hughes, LLP, P.O. Box 52037,
    Palo Alto, CA 94303-0746, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200116739 A2-A3 20010308 (WO 0116739)
  Application: WO 2000US24236 20000831 (PCT/WO US0024236)
  Priority Application: US 99387576 19990831
Designated States:
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prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE

ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS
LT
    LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM
    TR TT TZ UA UG UZ VN YU ZA ZW
    (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
    (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
    (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
    (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 150248

Main International Patent Class (v7): G06F-009/50
International Patent Class (v7): G06F-009/46
Fulltext Availability:
    Detailed Description

Detailed Description
... which generally needs to be updated for specific browsers.
However,
    helper applications are still operating system dependent.

    Java applet - a program written in Java that runs within or is
    launched from the client's browser.

    This program is loaded into the...message interface between the
systems
    might be acceptable.

    26. Selective Printing: It would be desirable for the report
architecture
    to provide users with the ability to print only selected pages or
    sections of the report. This should reduce paper usage, while...
    development will be a dominant method of application development in
the
    years to come.. They say that "by 2001, at least 60 percent of all
    new applications development will be based on assemblies of
    componentware, increasing speed to market and the...add new
customers, a
    customer's buying habits (although this might belong in a Customer
    Account component), and rules for determining if a customer is
    preferred. Entities themselves can be physical or conceptual.

    For example, customers and products are physical-you...

...controls the flow of a business process. For example, in the
utility
  industry, a Billing component would process customer, product,
  pricing, and usage information into a bill. Sometimes one will find
  an entity associated with the process-in this case, a...issues that
are
  somewhat controversial within the component and object community.

  "at is the role of components in net-centric computing?
  Physical components play a critical role in net-centnic computing
  because they can be distributed, as encapsulated units of executable
  software, throughout a heterogeneous environment such as the
Internet.
  They...

 7/3,K/10   (Item 8 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00784137
SYSTEM,   METHOD,   AND   ARTICLE   OF   MANUFACTURE   FOR   DISTRIBUTED
GARBAGE
     COLLECTION IN ENVIRONMENT SERVICES PATTERNS
SYSTEME,   PROCEDE   ET   ARTICLE   DE   FABRICATION   EN MATIERE DE
RECUPERATION
     D'ESPACE REPARTI DANS DES MOTIFS DE SERVICES D'ENVIRONNEMENT
Patent Applicant/Assignee:
  ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
     (Residence), US (Nationality)
Inventor(s):
  BOWMAN-AMUAH Michel K, 6416 Peak Vista Circle, Colorado Springs, CO
80918
     , US,
Legal Representative:
  HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 1400 Page
Mill
     Road, Palo Alto, CA 94304, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200116729 A2-A3 20010308 (WO 0116729)
  Application: WO 2000US24238 20000831 (PCT/WO US0024238)
  Priority Application: US 99386435 19990831
Designated States:
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applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
   ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
   LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
   TR TT TZ UA UG UZ VN YU ZA ZW
   (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
   (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
   (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
   (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 150959

Main International Patent Class (v7): G06F-009/44
International Patent Class (v7): G06F-009/46
Fulltext Availability:
  Detailed Description

Detailed Description
... application is up to the reader. When presenting technology
  architecture information to clients, focus on the business
capabilities
  that are offered by technologies rather than just on definitions
  for what is client/server or what is Netcentric technology.
  Delivery vehicle matrix...or it can be better printed in batch.

  Related Patterns
  For more detailed information about component based batch design
  patterns, refer also to the Batch patterns in the Patterns section.

  Base Services Patterns Overview
  Abstraction Facto
  Batch Job
  BUW - Batch Unit...why you should be promoted. This
  237
  essay and your personnel file must be routed to numerous individuals
who
  must review the material and approve your promotion. Workflow
  services coordinate the collection and routing of your essay and
your
  personnel file.

  The business processes can be of a repetitive nature, eg
automatically
  routing and controlling the review of a work plan through the

approval stages. These are called production workflows.

Conversely it can be an ad hoc...
...processes are predefined, whereas ad hoc workflows are created only for
   a specific nonrecurrent situation. Often it is difficult to
   determine how much ad hoc functionality that needs to be provided.
   An overly strict production workflow may not support necessary special
   when.

   Rule Management Services support the routing of workflow activities by
   providing the intelligence necessary to determine which routes are
   appropriate given the state of a given process and knowledge of the
   organization's workflow processing rules...

...Management
   These services provide access to the workflow queues which are used to
   schedule work. In order to perform workload analysis or to create
   "to do lists" for users, an application may query these queues based on
   various criteria (a business...

...needed activity automatically for the user in anticipation of the next
   task.

   Do integration issues exist?
   It is important to determine how well the workflow system
   integrates with host-based hardware, system software, database management
   systems, and communication networks. Examples of...

...versus Database-based.

   What is the nature of the workflow?
   How an organization approaches the management of its workflow will
   determine which transaction rates and thousands of documents in
   which the rules for a certain document can be defined for most...

...their function within the group.

   What is the relationship between the workflow and imaging components?
   It may be important to determine whether or not the products work

routing function is integrated and inseparable from document storage and
retrieval functions.

What are...

 7/3,K/11   (Item 9 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00784124
SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR A REQUEST SORTER IN A
    TRANSACTION SERVICES PATTERNS ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE DE FABRICATION APPLIQUES DANS UN TRIEUR DE
    REQUETES D'UN ENVIRONNEMENT DE STRUCTURES DE SERVICES DE TRANSACTIONS
Patent Applicant/Assignee:
  ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
    (Residence), US (Nationality)
Inventor(s):
  BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918
    , US,
Legal Representative:
  HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th floor,
    2029 Century Park East, Los Angeles, CA 90067-3024, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200116704 A2-A3 20010308 (WO 0116704)
  Application: WO 2000US24082 20000831 (PCT/WO US0024082)
  Priority Application: US 99386715 19990831
Designated States:
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prior to 2004)
  AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM
  HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX
  NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 150733

Main International Patent Class (v7): G06F-009/46
Fulltext Availability:
  Detailed Description

Detailed Description
... process of developing computer software using objects, including
the
  steps of analyzing the problem, designing the system, and
constructing
  the program. An object is a software package that contains both
  data and a collection of related structures and procedures.

  Since it...IT solution's reliability and maintainability.
  One key challenge for today's IT managers is the need for change.
  Architectures provide a basic framework for major change
  initiatives. Clients' core business is performed by strategic
  applications that will most likely require...however each of these
  techniques include, although perhaps not by name, the concepts of.
  Interface, Application Logic, and Data Abstraction. Figure 33
  depicts the various components of the Business Logic portion of the
  Netcentric Architecture Framework.

  244
  Interface Logic (3302)
  Interface...

 7/3,K/12   (Item 10 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00777016
A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR MAINTAINING DATA
IN AN
    E-COMMERCE BASED TECHNICAL ARCHITECTURE
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DE MAINTIEN DES DONNEES
DANS UNE
    ARCHITECTURE TECHNIQUE DE COMMERCE ELECTRONIQUE
Patent Applicant/Assignee:
  ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
    (Residence), US (Nationality), (For all designated states except:
US)
Patent Applicant/Inventor:

UNDERWOOD Roy A, 4436 Hearthmoor Court, Long Grove, IL 60047, US, US
    (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly LLP, 1400 Page
Mill
    Road, Palo Alto, CA 94304, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200109751 A2 20010208 (WO 0109751)
  Application: WO 2000US20546 20000728 (PCT/WO US0020546)
  Priority Application: US 99364535 19990730
Designated States:
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applications
prior to 2004)
  AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK DZ EE ES FI
GB
  GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG
MK
  MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US
UZ
  VN YU ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 124205

Main International Patent Class (v7): G06F-017/60
Fulltext Availability:
  Detailed Description
  Claims

Claim
... may validate the user via RADIUS, and either allow or deny the
traffic
  based on the RADIUS server response.
  504
  Figure 129 illustrates an Intemetworking Gateway with Partner
  collaboration on Internet Development. The ACME company 12900 is
  developing an Internet application...

...network circuits are active and available
    Configure routers
    Ensure inte ity of router configurations

gn
* Configure DNS systems
   Collect and analyze capacity and utilization statistics
   Maintain relationship and contacts with Internet Service Provider
Configuration Management
Configuration and security management should consist of the
following
responsibilities:
   Manage user ID process
   Administer the firewall policy database
   Create, evaluate and distribute reports of firewall activities
9 Develop tools to collect and analyze firewall statistics for
capacity planning
   Interface with vendor to resolve firewall software issues
   Install and test all software releases
   Perform analysis of firewall and DNS server logs
   Perform quality assurance and regression testing
Security Management
   Confirm that firewall operations confon-n to security policy
   Develop tools to collect and analyze firewall statistics for
intrusion detection
0 Provide leadership in incident response situations
   Provide security expertise in analysis of service requests
   Perform analysis and approval for non-standard service requests
Server Security
506
This portion of the description lists recommended practices for
a...for
use by those traveling and visiting an office location. Original
ID's
should still be created for each print user and those ID's should
only be placed in the printing group. The account is only to be used
for
...

 7/3,K/13   (Item 11 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00776255   **Image available**
SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING AN ESTIMATE FOR A
FINANCIAL
    SERVICE
SYSTEME ET PROCEDE PERMETTANT DE FOURNIR ELECTRONIQUEMENT UNE
ESTIMATION
    RELATIVE A UN SERVICE FINANCIER

Patent Applicant/Assignee:
  ECOVERAGE INC, 1020 Mariposa Street #1, San Francisco, CA 94107, US, US
      (Residence), US (Nationality)
Inventor(s):
  DEGUSTA Michael, 508 Missouri Street, San Francisco, CA 94107, US
Legal Representative:
  YI Susan C, Ritter, Van Pelt & Yi LLP, Suite 205, 4906 El Camino Real,
      Los Altos, CA 94022, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200109811 A1 20010208 (WO 0109811)
  Application: WO 2000US21181 20000802 (PCT/WO US0021181)
  Priority Application: US 99146964 19990803; US 99146958 19990803; US
      99146957 19990803; US 99146948 19990803; US 99146959 19990803; US
      99146966 19990803; US 99146949 19990803
Designated States:
(Protection type is "patent" unless otherwise stated – for applications
prior to 2004)
  AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI
GB
  GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
MA
  MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ
UA
  UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 7592

Main International Patent Class (v7): G06F-019/00
Fulltext Availability:
  Detailed Description
  Claims

Claim
... herein by reference for all purposes.
  FIELD OF THE INVENTION
  The present invention relates to a system and method for providing
  financial services.
  BACKGROUND OF THE INVENTION

Regulations for financial services, such as insurance, can be very
complicated. Additionally, the complication may be...

...these varying requirements, financial services, such as the
insurance
industry, have adopted a procedure that typically requires the
financial
3
service provider to reestablish the financial service system
for each regulatory area. For example, in the insurance industry,
each
state has its...

...the various regulations, insurance companies typically create a
separate
process for each insurance type in each state. Additionally, a new
pricing program is typically prepared for each insurance type
in each state. This multiple duplication of establishing programs
typically results in extremely...

...costs, inefficiencies, duplication of effort, and high labor costs.
It
would be desirable to have a system and method for providing
financial services in an efficient and less costly manner. The
present invention addresses such a need.
SUMMARY OF THE INVENTION
The present invention relates to a system and method for providing
financial services. According to an embodiment of the present
invention, a financial service, such as insurance, may be provided
through the use...

...financial service.
FIG. 8 is a flow diagram of a method according to an embodiment of
the
present invention for calculating a net factor in conjunction with
providing a financial service.
FIG. 9 shows an example of questions that may be asked of a
potential
customer who is interested in obtaining an auto insurance quote
according to an embodiment of the present invention. FIGS. I OA...
carrying out the processing of the present invention. Computer
system
100, made up of various subsystems described below, includes at
least one microprocessor subsystem (also referred to as a
central processing unit, or CPU, 102). That is, CPU 102 can be
implemented by a single-chip...

...pointing device 106 may be a mouse, stylus, track ball, or tablet, and
   is useful for interacting with a graphical user interface. The
   network interface I 1 6 allows CPU 102 to be coupled to another computer,
   computer network, or telecommunications...a financial service. Data
   related to a financial service, such as insurance, is provided (step
   200), typically by a potential customer or a company administrator.
   A module associated with the provided data is then selected (step 202).
   Modules, as defined herein...

...the make of the person's car. Further details of modules will later be
   discussed in conjunction with the remaining figures, particularly
   FIG. 5. Once a module associated with the data 1 5 has been selected
   (step 202), then the selected...

 7/3,K/14   (Item 12 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00776254   **Image available**
SYSTEM AND METHOD FOR ELECTRONICALLY CREATING A NEW FINANCIAL
SERVICE
     PRODUCT
SYSTEME ET PROCEDE DE CREATION ELECTRONIQUE D'UN NOUVEAU PRODUIT DE
SERVICE
     FINANCIER
Patent Applicant/Assignee:
  ECOVERAGE INC, 1020 Mariposa Street #1, San Francisco, CA 94107, US,
US
     (Residence), US (Nationality)
Inventor(s):
  DEGUSTA Michael, 508 Missouri Street, San Francisco, CA 94107, US
Legal Representative:
  YI Susan C, Ritter, Van Pelt & Yi LLP, Suite 205, 4906 El Camino
Real,
     Los Altos, CA 94022, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200109810 A1 20010208 (WO 0109810)
  Application: WO 2000US21180 20000802 (PCT/WO US0021180)
  Priority Application: US 99146949 19990803; US 99146959 19990803; US
     99146966 19990803; US 99146958 19990803; US 99146964 19990803; US
     99146957 19990803; US 99146948 19990803
Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
   AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI
GB
   GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
MA
   MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ
UA
   UG UZ VN YU ZA ZW
   (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
   (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
   (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
   (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
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Fulltext Word Count: 8332

Main International Patent Class (v7): G06F-019/00
Fulltext Availability:
   Detailed Description
   Claims

Claim
... herein by reference for all purposes,
   FIELD OF THE INVENTION
   The present invention relates to a system and method for providing
   financial services.
   BACKGROUND OF THE INVENTION
   Regulations for financial services, such as insurance, can be very
   complicated. Additionally, the complication may be...

...these varying requirements, financial services, such as the
insurance
   industry, have adopted a procedure that typically requires the
financial
   3
   service provider to reestablish the financial service system
   for each regulatory area. For example, in the insurance industry,
each
   state has its...

...the various regulations, insurance companies typically create a
separate
   process for each insurance type in each state. Additionally, a new
   pricing program is typically prepared for each insurance type

in each state. This multiple duplication of establishing programs
typically results in extremely...

...costs, inefficiencies, duplication of effort, and high labor costs.
It
would be desirable to have a system and method for providing
financial services in an efficient and less costly manner. The
present invention addresses such a need.
SUMMARY OF THE INVENTION
The present invention relates to a system and method for providing
financial services. According to an embodiment of the present
invention, a financial service, such as insurance, may be provided
through the use...

...financial service.
FIG. 8 is a flow diagram of a method according to an embodiment of
the
present invention for calculating a net factor in conjunction with
providing a financial service.
FIG. 9 shows an example of questions that may be asked of a
potential
customer who is interested in obtaining an auto insurance quote
according to an 1 5 embodiment of the present invention.
FIGS...financial
service product according to an embodiment of the present invention.
6
FIG. 13 shows an example of a graphical user interface that may be
used to create a new product according to an embodiment of the
present
invention. FIG. 14...

...out the processing of the present invention. Computer system 1 00,
made
up of various subsystems described below, includes at least one
microprocessor subsystem (also referred to as a central processing
unit, or CPU, 102). That is, CPU 102 can be implemented by a single-
chip
...

...pointing device 106 may be a mouse, stylus, track ball, or tablet,
and
is useful for interacting with a graphical user interface. The
network interface 1 1 6 allows CPU 102 to be coupled to another
computer,
computer network, or telecommunications...a financial service. Data
related to a financial service, such as insurance, is provided (step
200), typically by a potential customer or a company administrator.

A module associated with the provided data is then selected (step 202).
   Modules, as defined herein...

...the make of the person's car. Further details of modules will later be
   discussed in conjunction with the remaining figures, particularly
   FIG. 5. Once a module associated with the data has been selected (step
   202), then the selected module is...

...quote request is received (step 300). For example, the quote request may
   be sent via the Internet by a potential customer interested in a
   financial service product. Once the quote request is received, an
   underwriting decision is then perforined (step 302). The underwriting
   decision may be a preliminary decision deter-mining whether this
   potential customer qualifies for an initial quote for the financial
   service product. For example, a potential customer requesting a
   quote may provide information to help determine the underwriting
   decision. If the potential customer I 0 requests a quote for car
   insurance but it is determined that he is too high of a risk based
   on his driver's record, the requested quote may simply be refused.
   Accordingly, time and resources are not wasted in determining and
   describing a product that will eventually not be offered to the potential
   customer. Further details of the underwriting decision perfanned in
   step 302 will later be discussed in 1 5 conjunction with FIGs...

...is performed (step 304). Modules may be used to perform the quote
   generation to return quote information to the potential customer
   requesting the quote. Further details of the generation of the quote are
   later discussed in conjunction with FIGS 4A - 4B.
   Thereafter, billing and detailed information may be obtained from the
   potential customer (step 306). Validation and verification of the
   information provided
   by the potential customer may also be performed (step 308). For
   example,
   12
   verification of the driver's record which was provided by the potential
   customer may be independently venified. Closing functions may also
   be performed (step 3 1 0). Closing functions may include any
   remaining...

...of a table of collections 640; and FIG. 6F is an example of a table of

  meta collections 650. These figures are herein described together.
  In the example shown in FIGs. 4A - 4B, a potential customer logs
  onto a web site providing a financial service (step 400). The
potential

  customer then requests a financial service application, such as an
  application for a particular type of insurance in a particular state
  (step 402).
  Examples of information that a potential customer may be requested
  to
  provide in conjunction with the request for an application are shown
in
  FIG. 9. FIG. 9 is an example of questions that may be asked of a
  potential customer who is interested in obtaining an auto insurance
  quote. Examples of questions include name, gender, marital status,
years
  as a...

 7/3,K/15   (Item 13 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00776246   **Image available**
SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING A FINANCIAL SERVICE
USING
    COLLECTIONS INCLUDING MODULES
SYSTEME ET PROCEDE PERMETTANT DE FOURNIR UN SERVICE FINANCIER A
L'AIDE DE
    COLLECTIONS COMPRENANT DES MODULES
Patent Applicant/Assignee:
  ECOVERAGE INC, 1020 Mariposa Street #1, San Francisco, CA 94107, US,
US
    (Residence), US (Nationality)
Inventor(s):
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Patent and Priority Information (Country, Number, Date):
  Patent: WO 200109802 A1 20010208 (WO 0109802)
  Application: WO 2000US21235 20000802 (PCT/WO US0021235)
  Priority Application: US 99146948 19990803; US 99146958 19990803; US
    99146964 19990803; US 99146957 19990803; US 99146959 19990803; US

99146966 19990803; US 99146949 19990803
Designated States:
(Protection type is "patent" unless otherwise stated - for
applications
prior to 2004)
   AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI
GB
   GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
MA
   MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ
UA
   UG UZ VN YU ZA ZW
   (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
   (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
   (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
   (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 7567

Main International Patent Class (v7): G06F-017/60
Fulltext Availability:
   Detailed Description
   Claims

Claim
... herein by reference for all purposes.
   FIELD OF THE INVENTION
   The present invention relates to a system and method for providing
   financial services.
   BACKGROUND OF THE INVENTION
   Regulations for financial services, such as insurance, can be very
   complicated. Additionally, the complication may be...

...these varying requirements, financial services, such as the
   3
   insurance industry, have adopted a procedure that typically requires
the
   financial service provider to reestablish the financial
   service system for each regulatory area. For example, in the
insurance
   industry, each state has its...

...regulations, insurance companies typically create I 0 a separate
process
   for each insurance type in each state. Additionally, a new pricing

program is typically prepared for each insurance type in each
state. This multiple duplication of establishing programs typically
results in extremely...

...present invention addresses such a need.
SUMMARY OF THE INVENTION
The present invention relates to a system and method for providing
financial services. According to an embodiment of the present
invention, a financial service, such as insurance, may be provided
through the use...

...financial service.
  FIG. 8 is a flow diagram of a method according to an embodiment of
the
  present invention for calculating a net factor in conjunction with
  providing a financial service.
  FIG. 9 shows an example of questions that may be asked of a
potential
  customer who is interested in obtaining an auto insurance quote
  according to an embodiment of the present invention. FIGS. 1
OA...the
  processing of the present invention. Computer system I 00, made up
of
  various 5 subsystems described below, includes at least one
  microprocessor subsystem (also referred to as a central processing
  unit, or CPU, 102). That is, CPU 102 can be implemented by a single-
chip
  ...

...pointing device 106 may be a mouse, stylus, track ball, or tablet,
and
  is useful for interacting with a graphical user interface. The
  network interface II 6 allows CPU 102 to be coupled to another
computer,
  computer network, or telecommunications network...a financial
service.
  Data related to a financial service, such as insurance, is provided
(step
  200), typically by a potential customer or a I 0 company
  administrator. A module associated with the provided data is then
  selected (step 202). Modules, as...

...the make of the person's car. Further details of modules will later
be
  discussed in conjunction with the remaining figures, particularly
  FIG. 5. Once a module associated with the data has been selected
(step

202), then the selected module is...

...quote request is received (step 300). For example, the quote request may
   be sent via the Internet by a potential customer interested in a
   financial service product.
   I I
   Once the quote request is received, an underwriting decision is then
   performed (step 302). The underwriting decision may be a preliminary
   decision determining whether this potential customer
   qualifies for an initial quote for the financial service product. For
   example, a potential customer requesting a quote may provide
   information to help determine the underwriting decision. If the
   potential customer requests a quote for car insurance but it is
   determined that he is too high of a risk based on his driver's
   record, the requested quote may simply be refused. Accordingly, time and
   resources are not wasted in determining and describing a product
   that will eventually not be offered to the potential customer.
   Further details of the underwriting decision performed in step 302 will
   later be discussed in conjunction with FIGs. 4A - 4B...

...is performed (step 304). Modules may be used to perform the quote
   generation to return quote information to the potential customer
   requesting the quote. Further details of the generation of the quote are
   later discussed in conjunction with FIGS 4A - 4B.
   Thereafter, billing and detailed information may be obtained from the
   potential customer (step 306). Validation and verification of the
   information provided
   by the potential customer may also be performed (step 308). For
   example,
   verification of the driver's record which was provided by the potential
   customer may be independently verified. Closing functions may also
   be performed (step 3 1 0). Closing functions may include any
remaining...

 7/3,K/16   (Item 14 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00776244   **Image available**

SYSTEM AND METHOD FOR ELECTRONICALLY REVISING A FINANCIAL SERVICE
PRODUCT
SYSTEME ET PROCEDE DE REVISION ELECTRONIQUE D'UN PRODUIT DE
SERVICE
     FINANCIER
Patent Applicant/Assignee:
  ECOVERAGE INC, 1020 Mariposa Street, #1, San Francisco, CA 94107,
US, US
     (Residence), US (Nationality)
Inventor(s):
  DEGUSTA Michael, 508 Missouri Street, San Francisco, CA 94107, US
Legal Representative:
  YI Susan C, Ritter, Van Pelt & Yi LLP, Suite 205, 4906 El Camino
Real,
     Los Altos, CA 94022, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200109800 A1 20010208 (WO 0109800)
  Application: WO 2000US21220 20000802 (PCT/WO US0021220)
  Priority Application: US 99146959 19990803; US 99146966 19990803; US
     99146949 19990803; US 99146958 19990803; US 99146964 19990803; US
     99146957 19990803; US 99146948 19990803
Designated States:
(Protection type is "patent" unless otherwise stated – for
applications
prior to 2004)
  AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI
GB
  GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
MA
  MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ
UA
  UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 8830

Main International Patent Class (v7): G06F-017/60
Fulltext Availability:
  Detailed Description
  Claims

Claim

... herein by reference for all purposes.
FIELD OF THE INVENTION
The present invention relates to a system and method for providing
financial services.
BACKGROUND OF THE INVENTION
Regulations for financial services, such as insurance, can be very
complicated. Additionally, the complication may be...

...these varying requirements, financial services, such as the
insurance
industry, have adopted a procedure that typically requires the
financial
3
service provider to reestablish the financial service system
for each regulatory area. For example, in the insurance industry,
each
state has its...

...the various regulations, insurance companies typically create a
separate
process for each insurance type in each state. Additionally, a new
pricing I 0 program is typically prepared for each insurance
type in each state. This multiple duplication of establishing
programs
typically results in extremely...

...costs, inefficiencies, duplication of effort, and high labor costs.
It
would be desirable to have a system and method for providing
financial services in an efficient and less costly manner. The
present invention addresses such 1 5 a need.
SUMMARY OF THE INVENTION
The present invention relates to a system and method for providing
financial services. According to an embodiment of the present
invention, a financial service, such as insurance, may be provided
through the use...

...financial service.
FIG. 8 is a flow diagram of a method according to an embodiment of
the
present invention for calculating a net factor in conjunction with
providing a financial service.
FIG. 9 shows an example of questions that may be asked of a
potential
customer who is interested in obtaining an auto insurance quote
according to an embodiment of the present invention. FIGS. I OA...
according to an embodiment of the

present invention for revising a module. FIG. 13 illustrates an example
of a graphical user interface during the revision of a module.
FIG. 14 shows another graphical user interface showing an example of
1 5 revising a module. FIG. 15 is another example of a graphical
user interface that can be used for creating a revision of a module
or collection.
DESCRIPTION OF SPECIFIC EMBODIMENTS
The following...

...carrying out the processing of the present invention. Computer system
100, made up of various subsystems described below, includes at
least one microprocessor subsystem (also referred to as a
central processing unit, or CPU, 102). That is, CPU 102 can be
implemented by a single-chip...

...pointing device 106 may be a mouse, stylus, track ball, or tablet, and
is useftil for interacting with a graphical user interface. The
network interface 1 1 6 allows CPU 102 to be coupled to another computer,
computer network, or telecommunications...a financial service. Data
related to a financial service, such as insurance 9is provided (step
200), typically by a potential customer or a company administrator.
A module associated with the provided data is then selected (step
202).
Modules, as defined herein...

...the make of the person's car. Further details of modules will later be
discussed in conjunction with the remaining figures, particularly
FIG. 5. Once a module associated with the data has been selected (step
202), then the selected module is...
...quote request is received (step 300). For example, the quote request may
be sent via the Internet by a potential customer interested in a
financial service product. Once the quote request is received, an
underwriting decision is then performed (step 302). The underwriting
decision may be a preliminary decision determining whether this
potential customer qualifies for an initial quote for the financial
service product. For example, a potential customer requesting a
quote may provide
12
information to help determine the underwriting decision. If the

potential customer requests a quote for car insurance but it is
determined that he is too high of a risk based on his driver's
record, the requested quote may simply be refused. Accordingly, time
and
resources are not wasted in determining and describing a product
that will eventually not be offered to the potential customer.
Further details of the underwriting decision performed in step 302
will
later be discussed in conjunction with FIGs. 4A – 4B...

...is perforined (step 304). Modules may be used to perform the quote
generation to return quote information to the potential customer
requesting the quote. Further details of the generation of the quote
are
later discussed in conjunction with FIGS 4A – 4B.
Thereafter, billing and detailed information may be obtained from
the
potential customer (step 306). Validation and verification of the
information provided 1 5 by the potential customer may also be
performed (step 308). For example, verification of the driver's
record
which was provided by the potential customer may be independently
verified. Closing functions may also be performed (step 3 1 0).
Closing
functions may include any remaining...

...of a table of collections 640; and FIG. 6F is an example of a table
of
meta collections 650. These figures are herein described together.
In the example shown in FIGs. 4A – 4B, a potential customer logs
onto a web site providing a financial service (step 400). The
potential
customer then requests a financial service application, such as an
application ...for a particular type of insurance in a particular
state
(step 402). 1 0 Examples of information that a potential customer
may be requested to provide in conjunction with the request for an
application are shown in FIG. 9. FIG. 9 is an example of questions
that
may be asked of a potential customer who is interested in obtaining
an auto insurance quote. Examples of questions include name, gender,
marital status, years as a...

 7/3,K/17   (Item 15 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00776243   **Image available**
SYSTEM AND METHOD FOR ELECTRONICALLY MANAGING FINANCIAL SERVICE CLAIMS
SYSTEME ET PROCEDE DESTINES A LA GESTION ELECTRONIQUE DE
RECLAMATIONS
     RELATIVES A UN SERVICE FINANCIER
Patent Applicant/Assignee:
  ECOVERAGE INC, 1020 Mariposa Street, #1, San Francisco, CA 94107,
US, US
     (Residence), US (Nationality)
Inventor(s):
  DEGUSTA Michael, 508 Missouri Street, San Francisco, CA 94107, US
Legal Representative:
  YI Susan C, Ritter, Van Pelt & Yi LLP, 4906 El Camino Real, Suite
205,
     Los Altos, CA 94022, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200109799 A1 20010208 (WO 0109799)
  Application: WO 2000US21183 20000802 (PCT/WO US0021183)
  Priority Application: US 99146966 19990803; US 99146959 19990803; US
     99146949 19990803; US 99146958 19990803; US 99146964 19990803; US
     99146957 19990803; US 99146948 19990803
Designated States:
(Protection type is "patent" unless otherwise stated – for
applications
prior to 2004)
  AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI
GB
  GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
MA
  MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ
UA
  UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 8404

Main International Patent Class (v7): G06F-017/60
Fulltext Availability:
  Detailed Description
  Claims

Claim
... reference for all purposes.
  FIELD OF THE INVENTION
  1 5 The present invention relates to a system and method for
  providing financial services.
  BACKGROUND OF THE INVENTION
  Regulations for financial services, such as insurance, can be very
  complicated. Additionally, the complication may be...

...these varying requirements, financial services, such as the
insurance
  industry, have adopted a procedure that typically requires the
financial
  3
  service provider to reestablish the financial service system
  for each regulatory area. For example, in the insurance industry,
each
  state has its...

...the various regulations, insurance companies typically create a
separate
  process for each insurance type in each state. Additionally, a new
  pricing program is typically prepared for each insurance type
  in each state. This multiple duplication of establishing programs
  typically results in extremely...

...costs, inefficiencies, duplication of effort, and high labor costs.
It
  would be desirable to have a system and method for providing
  financial services in an efficient and less costly manner. The
  present invention addresses such 1 5 a need.
  SUMMARY OF THE INVENTION
  The present invention relates to a system and method for providing
  financial services. According to an embodiment of the present
  invention, a financial service, such as insurance, may be provided
  through the use...

...financial service.
  FIG. 8 is a flow diagram of a method according to an embodiment of
the
  present invention for calculating a net factor in conjunction with
  providing a financial service.
  FIG. 9 shows an example of questions that may be asked of a
potential
  customer who is interested in obtaining an auto insurance quote
  according to an embodiment of the present invention. FIGS. 1
OA...out the

processing of the present invention. Computer system I 00, made up of
   various subsystems described below, includes at least one
   microprocessor subsystem (also referred to as a central processing
   unit, or CPU, 102). That is, CPU 102 can be implemented by a single-chip
   ...

...pointing device 106 may be a mouse, stylus, track ball, or tablet, and
   is useful for interacting with a graphical user interface. The
   network interface 116 allows CPU 102 to be coupled to another
computer,
   computer network, or telecommunications network using...a financial
   service. Data related to a financial service, such as insurance, is
   provided (step 200), typically by a potential customer or a company
   administrator. A module associated with the provided data is then
   selected (step 202). Modules, as defined herein...

...the make of the person's car. Further details of modules will later
be
   discussed in conjunction with the remaining figures, particularly
   FIG. 5. Once a module associated with the data has been selected
(step
   202), then the selected module is...

...quote request is received (step 300). For example, the quote
request may
   be sent via the Internet by a potential customer interested in a
   financial service product. Once the quote request is received, an
   underwriting decision is then performed (step 302). The underwriting
   decision may be a preliminary decision determining whether this
   potential customer qualifies for an initial quote for the financial
   service product. For example, a potential customer requesting a
   quote may provide information to help determine the underwriting
   decision. If the potential customer requests a quote for car
   insurance but it is determined that he is too high of a risk based
   on his driver's record, the requested quote may simply be refused.
   Accordingly, time and resources are not wasted in determining and
   describing a product that will eventually not be offered to the
potential
   customer. Further details of the underwriting decision performed in
   step 302 will later be discussed in conjunction with FIGs. 4A -
4B...

...is performed (step 304). Modules may be used to perform the quote
   generation to return quote information to the potential customer

requesting the quote. Further details of the generation of the quote are
  later discussed in conjunction with FIGS 4A - 4B.
  Thereafter, billing and detailed information may be obtained from the
  potential customer (step 306). Validation and verification of the
  information provided
  by the potential customer may also be performed (step 308). For
  example,
  12
  verification of the driver's record which was provided by the potential
  customer may beindependentlyverified.
  Closingfunctionsmayalsobeperfon-ned(step310). Closing functions may
  include any remaining pending issues such as filling out forms to comply
  ...

...of a table of collections 640; and FIG. 6F is an example of a table of
  meta collections 650. These figures are herein described together.
  In the example shown in FIGs. 4A - 413, a potential customer logs
  onto a web site providing a financial service (step 400). The potential
  customer then requests a financial service application, such as an
  application for a particular type of insurance in a particular state
  (step 402).
  Examples of information that a potential customer may be requested to
  provide in conjunction with the request for an application are shown in
  FIG. 9. FIG. 9 is an example of questions that may be asked of a
  potential customer who is interested in obtaining an auto insurance
  quote. Examples of questions include name, gender, marital status, years
  as a...

 7/3,K/18   (Item 16 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00776242   **Image available**
SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING FINANCIAL SERVICES USING
    MODULES

SYSTEME ET PROCEDE POUR FOURNIR ELECTRONIQUEMENT DES SERVICES FINANCIERS AU
    MOYEN DE MODULES
Patent Applicant/Assignee:
  ECOVERAGE INC, 1020 Mariposa Street #1, San Francisco, CA 94107, US, US
    (Residence), US (Nationality)
Inventor(s):
  DEGUSTA Michael, 508 Missouri Street, San Francisco, CA 94107, US,
Legal Representative:
  YI Susan C (agent), Ritter, Van Pelt & Yi LLP, Suite 205, 4906 El Camino
    Real, Los Altos, CA 94022, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200109798 A1 20010208 (WO 0109798)
  Application: WO 2000US21160 20000802 (PCT/WO US0021160)
  Priority Application: US 99146958 19990803; US 99146964 19990803; US
    99146957 19990803; US 99146948 19990803; US 99146959 19990803; US
    99146966 19990803; US 99146949 19990803
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB
  GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
  MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA
  UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 7397

Main International Patent Class (v7): G06F-017/60
Fulltext Availability:
  Detailed Description
  Claims

Claim
... herein by reference for all purposes.
  FIELD OF THE INVENTION

The present invention relates to a system and method for providing
financial services.
BACKGROUND OF THE INVENTION
Regulations for financial services, such as insurance, can be very
complicated. Additionally, the complication may be...

...these varying requirements, financial services, such as the
insurance
  industry, have adopted a procedure that typically requires the
financial
  3
  service provider to reestablish the financial service system
  for each regulatory area. For example, in the insurance industry,
each
  state has its...

...the various regulations, insurance companies typically create a
separate
  process for each insurance type in each state. Additionally, a new
  pricing I 0 program is typically prepared for each insurance
  type in each state. This multiple duplication of establishing
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...costs, inefficiencies, duplication of effort, and high labor costs.
It
  would be desirable to have a system and method for providing
  financial services in an efficient and less costly manner. The
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  SUMMARY OF THE INVENTION
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  financial services. According to an embodiment of the present
  invention, a financial service, such as insurance, may be provided
  through the use...

...financial service.
  FIG. 8 is a flow diagram of a method according to an embodiment of
the
  present invention for calculating a net factor in con unction with
  providing a financial service.
  FIG. 9 shows an example of questions that may be asked of a
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  customer who is interested in obtaining an auto insurance quote
  according to an embodiment of the present invention. FIGS. I
OA...out the
  processing of the present invention. Computer system 1 00, made up
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various subsystems described below, includes at least one
microprocessor subsystem (also referred to as a central processing
unit, or CPU, 102). That is, CPU 102 can be implemented by a single-chip
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...pointing device 106 may be a mouse, stylus, track ball, or tablet, and
is useful for interacting with a graphical user interface. The
network interface 1 1 6 allows CPU 102 to be coupled to another computer,
computer network, or telecommunications...a financial service. Data
related to a financial service, such as insurance, is provided (step
200), typically by a potential customer or a company administrator.
A module associated with the provided data is then selected (step 202).
Modules, as defined herein...

...the make of the person's car. Further details of modules will later be
discussed in conjunction with the remaining figures, particularly
FIG. 5. Once a module associated with the data has been selected (step
202), then the selected module is...

...quote request is received (step 300). For example, the quote request may
be sent via the Internet by a potential customer interested in a
financial service product. Once the quote request is received, an
underwriting decision is then performed (step 302). The underwriting
decision may be a preliminary decision determining whether this
potential customer qualifies for an initial quote for the financial
service product. For example, a potential customer requesting a
quote may provide information to help determine the underwriting
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insurance but it is determined that he is too high of a risk based
on his driver's record, the requested quote may simply be...

...and resources are not wasted in detennining and describing a product
that will eventually not be offered to the potential customer.
Further details of the underwriting decision performed in step 302 will
later be discussed in conjunction with FIGs. 4A - 4B...

...is performed (step 304). Modules may be used to perform the quote
generation to return quote information to the potential customer

requesting the quote. Further
12
details of the generation of the quote are later discussed in conjunction
 with FIGS 4A - 4B.
 Thereafter, billing and detailed information may be obtained from the
 potential customer (step 306). Validation and verification of the
 infori-nation provided
 by the potential customer may also be performed (step 308). For
 example,
 verification of the driver's record which was provided by the potential
 customer may beindependentlyverified.
 Closingfunctionsmayalsobeperformed(step3lO). Closing functions may
 include any remaining pending issues such as filling out forms to comply
 with...

^ 7/3,K/19   (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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0013680208 - Drawing available
WPI ACC NO: 2003-776830/200373
XRPX Acc No: N2003-622452
Communication service plan recommendation creation method for cellular
telephone, involves calculating plan cost for service plans based on
average usage, and generating recommendation report with calculated
cost
Patent Assignee: BELL W (BELL-I); KENYON M J (KENY-I); SACHARUK E
  (SACH-I); SCHOONOVER M J (SCHO-I); SONI D (SONI-I); THOMPSON R H
  (THOM-I)
Inventor: BELL W; KENYON M J; SACHARUK E; SCHOONOVER M J; SONI D;
THOMPSON
  R H
Patent Family (1 patents, 1 countries)
Patent   Application
Number   Kind   Date   Number   Kind   Date   Update
US 20020154751 A1   20021024 US 2000241461   P   20001018 200373 B
                               US 20017637   A   20011018

Priority Applications (no., kind, date): US 2000241461 P 20001018;
US
  20017637 A 20011018

```
Patent Details
Number          Kind  Lan   Pg   Dwg  Filing Notes
US 20020154751  A1    EN    20    8   Related to Provisional  US
2000241461

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G06Q-0010/00...
  G06Q-0010/00...


Original Publication Data by Authority

Argentina

Assignee name & address:
Claims:
...the service plans on the list for the client communication device
based
on the determined average usage; andgenerating a recommendation
report including at least a portion of the service plans
on the list arranged in order of calculated plan cost.



 7/3,K/20      (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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0013615819
WPI ACC NO: 2003-711164/200367
Related WPI Acc No: 2003-711163
XRPX Acc No: N2003-568723
Internet based healthcare service providing method e.g. for dental,
optometrist, involves transmitting debit and credit for service
provided to
customer, to credit card company of customer for service payment
Patent Assignee: KONINGSBERG A  (KONI-I)
Inventor: KONINGSBERG A
Patent Family (1 patents,  1 countries)
Patent                           Application
Number          Kind  Date      Number         Kind   Date    Update
US 20030154104  A1    20030814  US 200275033    A    20020212 200367  B
                                US 2002307166    A    20021129


Priority Applications (no., kind, date): US 200275033   A   20020212;
US
  2002307166  A  20021129
```

Patent Details
Number   Kind Lan   Pg Dwg Filing Notes
US 20030154104 A1   EN   9   0 C-I-P of application US 200275033
Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G06Q-0030/00...
  G06Q-0030/00...

Original Publication Data by Authority

Argentina

Assignee name & address:
Claims:
...to the selected health care provider and receives a treatment type of
health care services from that health care provider; (c) upon a
prescription medication being prescribed by the selected health care
provider as part of the treatment type of health care services and
upon such prescription medication being later dispensed by a pharmacy
within a network of the plan, prescription medication information...

...care services provided by the health care provider to the computer of
the plan owner for the treatment type of health care services
provided to the health care consumer; (e) the plan owner
electronically transmits a debit to the credit card company of the health
care consumer for the treatment type of health care services at
the regular price; (f) the plan owner electronically
transmits a credit to the credit card company of the health care
consumer, said credit representing a savings difference minus an
administrative charge debit to the credit card company of the health care
consumer, said saving difference being a difference between the
regular price for said treatment type of health care services and the
discounted price for said treatment type of health care services,
said administrative charge debit representing a service fee
percentage applied by the plan owner to the savings difference;
(g) the health care consumer pays to the credit card company a sum
equal to the debit less the credit, plus any credit card fee that is
applicable; (h) the credit card company pays to the plan owner the
sum of the debit less the credit, and (i) the plan owner pays the
health
care provider entity the...

DIALOG(R)File 350:Derwent WPIX
(c) 2010 Thomson Reuters. All rts. reserv.

0013475695 - Drawing available
WPI ACC NO: 2003-567486/200353
Related WPI Acc No: 2001-432318; 2001-521040; 2002-238045; 2002-371130;
   2005-675655; 2006-099443; 2007-649574; 2008-G50950
XRPX Acc No: N2003-451155
Optimal wireless communication service plan determination method e.g. for
cellular service plan, involves selecting rate plan that would save
subscriber telecommunication cost relative to current rate plan
Patent Assignee: TRAQ WIRELESS INC (TRAQ-N)
Inventor: GONZALES J; MARSH W
Patent Family (2 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
US 20030083968	A1	20030501	US 2000230846	P	20000907	200353	B
			US 2001760315	A	20010111		
US 6813488	B2	20041102	US 2001760315	A	20010111	200472	E

Priority Applications (no., kind, date): US 2000230846 P 20000907;
US
   2001760315 A 20010111

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20030083968	A1	EN	68	41	Related to Provisional US 2000230846

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
   G06Q-0030/00...
   G06Q-0030/00...

Original Publication Data by Authority

Argentina

Assignee name & address:
Original Abstracts:
...least one proposed rate plan is then produced and provided to the

subscriber, which enables selection of a best telecommunication
service provider.

...

...least one proposed rate plan is then produced and provided to the
subscriber, which enables selection of a best telecommunication
service provider.
Claims:
...determining at least one proposed rate plan from the at least one
other
rate plan of at least one telecommunication service provider
that would save the subscriber telecommunication costs relative to
the current rate plan.
...

...determining at least one proposed rate plan from the at least one
other
rate plan of at least one telecommunication service provider
that would save the subscriber telecommunication costs relative to
the current rate plan;wherein the step of determining the
cost of the current rate plan comprises the steps of:
determining a telephone number from where a call is made;
determining a zip code associated with the telephone number;
determining a license code associated with the zip code; and
determining a charge for the call associated with the license code.

^ 7/3,K/22   (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2010 Thomson Reuters. All rts. reserv.

0012899861 - Drawing available
WPI ACC NO: 2002-759461/200282
XRPX Acc No: N2002-598014
Service provider rate plain information analysis system for internet
service, has analysis engine that analyze user and service provider
information to generate saving suggestion based on rate information
and
other user preference
Patent Assignee: GATTO J G (GATT-I); KENDE M (KEND-I); MACDONALD R C
   (MACD-I)
Inventor: GATTO J G; KENDE M; MACDONALD R C
Patent Family (1 patents, 1 countries)
Patent   Application
Number   Kind Date   Number   Kind Date   Update
US 20020120540   A1   20020829 US 2000250834   P   20001201 200282 B

Priority Applications (no., kind, date): US 2000250834 P 20001201;
US
  2001997273 A 20011130

Patent Details
Number   Kind Lan   Pg Dwg Filing Notes
US 20020120540 A1 EN   14   3   Related to Provisional US
2000250834

   Alerting Abstract ...information associated with multiple service
providers. An analysis engine module analyzes the user and service
provider
information to generate the saving suggestions based on rate
information and other user preference.

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G06Q-0030/00...
  G06Q-0030/00...

Original Publication Data by Authority

Argentina

Assignee name & address:
Claims:
...service providers; and an analysis engine module for analyzing user
information and service provider information to generate one or more
savings suggestions base on rate information and at
least one other user preference.

^ 7/3,K/23   (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2010 Thomson Reuters. All rts. reserv.

0012426235 – Drawing available
WPI ACC NO: 2002-371130/200240
Related WPI Acc No: 2001-432318; 2001-521040; 2002-238045; 2003-
567486;
  2005-675655; 2006-099443; 2007-649574; 2008-G50950
XRPX Acc No: N2002-289987
Optimal communication service plans determination method for wireless
communication system, involves proposing new rate plan based on usage

details table and call details table relevant to telecommunication
service
Patent Assignee: TRAQ WIRELESS INC (TRAQ-N); TRAG WIRELESS INC
(TRAG-N)
Inventor: GONZALES J; LANGWORTHY D; MARSH W
Patent Family (2 patents, 1 countries)

Patent			Application				
Number	Kind	Date	Number	Kind	Date	Update	
US 20020026341	A1	20020228	US 2000230846	P	20000907	200240	B
			US 2001758824	A	20010111		
US 7072639	B2	20060704	US 2001758824	A	20010111	200644	E

Priority Applications (no., kind, date): US 2000230846 P 20000907;
US
  2001758824 A 20010111

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020026341	A1	EN	22	41	Related to Provisional US

2000230846

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G06Q-0010/00...
  G06Q-0010/00...

Original Publication Data by Authority

Argentina

Assignee name & address:
Original Abstracts:
...least one proposed rate plan is then produced and provided to the
subscriber, which enables selection of a best telecommunication
service provider.

...

...least one proposed rate plan is then produced and provided to the
subscriber, which enables selection of a best telecommunication
service provider. >
Claims:
...and determining at least one proposed rate plan from the at least
one
rate plan of at least one telecommunication service provider
that would save the subscriber telecommunication costs relative to

the current rate plan.
...

...and determining at least one proposed rate plan from the at least one
rate plan of at least one telecommunication service provider
that would save the subscriber telecommunication costs relative to
the current rate plan.

 7/3,K/24   (Item 6 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2010 Thomson Reuters. All rts. reserv.

0012296923 – Drawing available
WPI ACC NO: 2002-238045/200229
Related WPI Acc No: 2001-432318; 2001-521040; 2002-371130; 2003-
567486;
  2005-675655; 2006-099443; 2007-649574; 2008-G50950
XRPX Acc No: N2002-183312
Optimal service plan determination for wireless communication,
involves
producing report of proposed rate plan, that saves subscriber cost
relative
to current rate plan, to select best service provider and
rate plan
Patent Assignee: TRAQ WIRELESS INC (TRAQ-N)
Inventor: COLBERT T; GONZALES J; LANGWORTHY D; MARSH W; MERRITT J
Patent Family (2 patents, 1 countries)
Patent   Application
Number   Kind   Date   Number   Kind   Date   Update
US 20010037269   A1   20011101 US 2000230846   P   20000907 200229 B
                                 US 2001758816   A   20010111
US 6681106   B2   20040120 US 2001758816   A   20010111 200407 E

Priority Applications (no., kind, date): US 2000230846 P 20000907;
US
  2001758816 A 20010111
Patent Details
Number   Kind Lan   Pg Dwg Filing Notes
US 20010037269   A1   EN   66   41   Related to Provisional US
2000230846

...communication, involves producing report of proposed rate plan,
that
saves subscriber cost relative to current rate plan, to select best
service provider and rate plan

Alerting Abstract ...format and processed. The processed data is
analyzed
in relation to rate plans of multiple service providers. A report of
proposed rate plan, saves the subscriber cost
relative to the current rate plan, is determined and
produced to select best service provider and best rate
plan.

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
   G06Q-0010/00...
   G06Q-0010/00...

Original Publication Data by Authority

Argentina

Assignee name & address:
Original Abstracts:
...processed data in relation to a plurality of rate plans of a
plurality
of telecommunications service providers, and determines at least one
proposed rate plan that would save the
subscriber telecommunication costs relative to the current rate
plan. A report of at least one proposed rate
plan is then produced and provided to the subscriber, which
enables selection of a best telecommunication service provider.

   ...

...processed data in relation to a plurality of rate plans of a
plurality
of telecommunications service providers, and determines at least one
proposed rate plan that would save the
subscriber telecommunication costs relative to the current rate
plan. A report of at least one proposed rate
plan is then produced and provided to the subscriber, which
enables selection of a best telecommunication service provider.
Claims:
...the processed data in relation to a plurality of rate plans of a
plurality of telecommunication service providers;determining at least
one proposed rate plan that would save the
subscriber telecommunication costs relative to the current rate
plan; andproducing a report of the at least one proposed
rate plan to enable selection of a best telecommunication

service provider and a best rate plan.

...

...current rate plan; and selecting a best possible cost-effective calling
plan by using a historical predictor algorithm;determining at least
one proposed rate plan that would save the
subscriber telecommunication costs relative to the current rate
plan; andproducing a report of the at least one proposed
rate plan to enable selection of a best telecommunication
service provider and a best rate plan.>

^ 7/3,K/25   (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2010 Thomson Reuters. All rts. reserv.

0010815534 – Drawing available
WPI ACC NO: 2001-432318/200146
Related WPI Acc No: 2001-521040; 2002-238045; 2002-371130; 2003-567486;
  2005-675655; 2006-099443; 2007-649574; 2008-G50950
XRPX Acc No: N2001-320381
Method for analyzing wireless communication data for determining the
optimal wireless communication service plan
Patent Assignee: TRAQ WIRELESS INC (TRAQ-N)
Inventor: GONZALES J; MARSH W; MERRITT J
Patent Family (2 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
US 20010007978	A1	20010712	US 2000230846	P	20000907	200146	B
			US 2001758815	A	20010111		
US 7184749	B2	20070227	US 2001758815	A	20010111	200718	E

Priority Applications (no., kind, date): US 2000230846 P 20000907;
US
  2001758815 A 20010111

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20010007978	A1	EN	67	41	Related to Provisional US 2000230846

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version

```
G06Q-0010/00...
G06Q-0010/00...
```

Original Publication Data by Authority

Argentina

Assignee name & address:
Original Abstracts:
...processed data in relation to a plurality of rate plans of a
plurality
of telecommunications service providers, and determines at least one
proposed rate plan that would save the
subscriber telecommunication costs relative to the current rate
plan. A report of at least one proposed rate
plan is then produced and provided to the subscriber, which
enables selection of a best telecommunication service provider.

...

...processed data in relation to a plurality of rate plans of a
plurality
of telecommunications service providers, and determines at least one
proposed rate plan that would save the
subscriber telecommunication costs relative to the current rate
plan. A report of at least one proposed rate
plan is then produced and provided to the subscriber, which
enables selection of a best telecommunication service provider. >
Claims:
...the processed data in relation to a plurality of rate plans of a
plurality of telecommunication service providers;determining at least
one proposed rate plans that would save the
subscriber telecommunication costs relative to the current rate
plan; andproducing a report of the at least one proposed
rate plan to enable selection of a best telecommunication
service provider and a best rate plan.

...

...profile record in relation to a plurality of other rate plans of a
plurality of telecommunication service providers;determining at least
one proposed rate plan that would save the
subscriber telecommunication costs relative to the current rate
plan; andproducing a report of the at least one proposed
rate plan to enable selection of an alternative
telecommunication service provider and rate plan

;wherein the where calls are made and received parameter is defined by a
home category or a roam category;wherein

IV. Text Search Results from Dialog

A. NPL Files, Abstract

~~ Non-Patent Literature: Non-Full Text
  Dialog files: 2,35,65,99,139,256,474,475,583

```
File    2:INSPEC 1898-2010/May W2
          (c) 2010 The IET
File   35:Dissertation Abs Online 1861-2010/Apr
          (c) 2010 ProQuest Info&Learning
File   65:Inside Conferences 1993-2010/May 14
          (c) 2010 BLDSC all rts. reserv.
File   99:Wilson Appl. Sci & Tech Abs 1983-2010/Mar
          (c) 2010 The HW Wilson Co.
File  139:EconLit 1969-2010/Apr
          (c) 2010 American Economic Association
File  256:TecTrends 1982-2010/May W2
          (c) 2010 Info.Sources Inc. All rights res.
File  474:New York Times Abs 1969-2010/May 16
          (c) 2010 The New York Times
File  475:Wall Street Journal Abs 1973-2010/May 17
          (c) 2010 The New York Times
File  583:Gale Group Globalbase(TM) 1986-2002/Dec 13
          (c) 2002 Gale/Cengage
```

```
Set     Items    Description
S1      25614    (SERVICE()(PROVIDER OR PROVIDERS) OR (PROVIDE? ? OR
PROVID-
                 ING)(2W)(SERVICES OR SERVICES))(S)(SUBSCRIBER OR
SUBSCRIBERS -
                 OR CUSTOMER OR CUSTOMERS OR CLIENT OR CLIENTS OR CONSUMER
OR -
                 CONSUMERS OR PARTICIPANT OR PARTICIPANTS OR USER OR USERS
OR -
                 INDIVIDUAL OR INDIVIDUALS)
S2      26904    (RATE OR PRICE OR PRICES OR PRICING OR COST OR
COSTS)(2N)(-
                 PLAN OR PLANS OR PROGRAM OR PROGRAMS OR SCHEDULE OR
SCHEDULES
                 OR MATRIX OR MATRICES)
S3      86510    (SAVE OR SAVES OR SAVING OR SAVINGS OR LESS OR LEAST
OR MI-
                 NIM? OR RETAIN? OR KEEP OR PRESERV? OR CONSERV? OR
ECONOMICAL?
```

```
                OR ECONOMIZ? OR SPARING)(5N)(SUGGEST? OR ADVIS? OR
ADVICE OR
                PROPOS? OR OFFER? OR PRESCRIB? OR RECOMMEND? OR INDORS?
OR RE-
                FER? ? OR REFERR?)
S4              2    S1 AND S2 AND S3
```

 4/3,K/1   (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2010 ProQuest Info&Learning. All rts. reserv.

01731301 ORDER NO: AADAA-I9956978
Comparing community adjustment and program costs of consumers
of contrasting mental health housing programs
  Author: Morrissette, David Joseph
  Degree: D.S.W.
  Year: 2000
  Corporate Source/Institution: The Catholic University of America
(0043)
  Source: VOLUME 61/01-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
           PAGE 188. 91 PAGES

Comparing community adjustment and program costs of consumers
of contrasting mental health housing programs

     ...determine the exclusivity of the housing model employed and
its
fidelity to supported housing. 104 subjects were randomly selected
from
consumers of supported housing programs, 91 control group subjects
were randomly selected from consumers of residential housing
programs. Housing stability and psychiatric hospitalization
represented the
dependent variable, community adjustment. The study controlled for
six...

...However, subjects with lower residential stability consumed more
off-site mental health services and experienced more frequent housing
interruptions. Housing program costs were based upon the CSBs'
reported per diem estimates for staffing and physical housing
expenditures.
For programs that provided only supportive services, physical
housing costs were imputed from the median cash rent for the subject's
block group. Supported housing programs demonstrated...

...stability, consumption of off-site services and the housing values
of

the subject's block group. This study demonstrates that consumers of
supported housing model maintain similar rates of community tenure and
residential stability as other programs and for less cost. Further
study is recommended to develop more sensitive outcome and
environmental measures and to examine the long-term relationship
between
housing programs and community...

 4/3,K/2   (Item 2 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2010 ProQuest Info&Learning. All rts. reserv.

01369546 ORDER NO: AAD94-23603
HOUSEHOLD DEMAND FOR ENERGY AND LEAST COST PLANNING
  Author: HARSHBARGER, STUART LABAN
  Degree: PH.D.
  Year: 1994
  Corporate Source/Institution: THE GEORGE WASHINGTON UNIVERSITY
(0075)
  Source: VOLUME 55/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
           PAGE 1059. 113 PAGES

     Least cost planning (LCP) is a new approach to utility regulation
in
the United States designed to change consumer decision making with
respect to energy consumption. A least cost plan generally
consists of a voluminous set of documents that contain an elaborate
blueprint of how a utility will provide energy services to
consumers over the planning horizon at the least cost. To obtain the
least cost solution, utilities typically select a mix of energy
conservation programs that offer financial incentives to
utility ratepayers in the form of subsidies, audits, and rebates to
either
conserve energy or use it...

    B. NPL Files, Full-text

~~ Non-Patent Literature: Full Text
  Dialog files: 9,15,16,20,148,160,267,268,275,610,613,621,624,625,626,634,636,810,813

File   9:Business & Industry(R) Jul/1994-2010/May 15
         (c) 2010 Gale/Cengage
File 15:ABI/Inform(R) 1971-2010/May 15
         (c) 2010 ProQuest Info&Learning

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File  16:Gale Group PROMT(R) 1990-2010/May 14
        (c) 2010 Gale/Cengage
File  20:Dialog Global Reporter 1997-2010/May 17
        (c) 2010 Dialog
File 148:Gale Group Trade & Industry DB 1976-2010/May 14
        (c) 2010 Gale/Cengage
File 160:Gale Group PROMT(R) 1972-1989
        (c) 1999 The Gale Group
File 267:Finance & Banking Newsletters 2008/Sep 29
        (c) 2008 Dialog
File 268:Banking Info Source 1981-2010/May W2
        (c) 2010 ProQuest Info&Learning
File 275:Gale Group Computer DB(TM) 1983-2010/Apr 07
        (c) 2010 Gale/Cengage
File 610:Business Wire 1999-2010/May 17
        (c) 2010 Business Wire.
File 613:PR Newswire 1999-2010/May 17
        (c) 2010 PR Newswire Association Inc
File 621:Gale Group New Prod.Annou.(R) 1985-2010/Mar 29
        (c) 2010 Gale/Cengage
File 624:McGraw-Hill Publications 1985-2010/May 17
        (c) 2010 McGraw-Hill Co. Inc
File 625:American Banker Publications 1981-2008/Jun 26
        (c) 2008 American Banker
File 626:Bond Buyer Full Text 1981-2008/Jul 07
        (c) 2008 Bond Buyer
File 634:San Jose Mercury  Jun 1985-2010/May 14
        (c) 2010 San Jose Mercury News
File 636:Gale Group Newsletter DB(TM) 1987-2010/Apr 13
        (c) 2010 Gale/Cengage
File 810:Business Wire 1986-1999/Feb 28
        (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
        (c) 1999 PR Newswire Association Inc


Set     Items    Description
S1    5039169    SERVICE()(PROVIDER OR PROVIDERS) OR (PROVIDE? ? OR
PROVIDI-
            NG)(2W)(SERVICES OR SERVICES)
S2    2249639    S1(S)(SUBSCRIBER OR SUBSCRIBERS OR CUSTOMER OR
CUSTOMERS OR
            CLIENT OR CLIENTS OR CONSUMER OR CONSUMERS OR
PARTICIPANT OR
            PARTICIPANTS OR USER OR USERS OR INDIVIDUAL OR
INDIVIDUALS)
S3      47627    (RATE OR PRICE OR PRICES OR PRICING OR COST OR
COSTS)(2N)(-
```

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                    PLAN OR PLANS OR PROGRAM OR PROGRAMS OR SCHEDULE OR
SCHEDULES
                    OR MATRIX OR MATRICES)
S4       57947   (SAVE OR SAVES OR SAVING OR SAVINGS OR LESS OR LEAST
OR MI-
                    NIM? OR RETAIN? OR KEEP OR PRESERV? OR CONSERV? OR
ECONOMICAL?
                     OR ECONOMIZ? OR SPARING)(5N)(SUGGEST? OR ADVIS? OR
ADVICE OR
                    PROPOS? OR OFFER? OR PRESCRIB? OR RECOMMEND? OR INDORS?
OR RE-
                    FER? ? OR REFERR?)
S5    1064307   ANALY? OR EVALUAT? OR REVIEW? OR APPRAIS? OR ASSESS?
OR CR-
                    ITIQ? OR JUDG? OR DETERMIN? OR CALCULAT? OR FIGURE? ? OR
FIGU-
                    RING OR COMPUTE OR COMPUTED OR COMPUTING OR ASCERTAIN?
S6        135   S2(S)S3(S)S4(S)S5
S7         36   S6 NOT PY>2000
S8         18   RD   (unique items)
```

^ 8/3,K/1   (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

02041793 56090645
Utility dot.com/future
Allen, Dwight L Jr; Hillstrand, Kris
Electric Perspectives v25n4 PP: 22-38 Jul/Aug 2000
ISSN: 0364-474X   JRNL CODE: ELP
WORD COUNT: 6702

...TEXT: incubator that also produced CitySearch, eToys, GoTo.com,
Free-PC,
and Tickets.com. Utility.com is licensed as an electric service
provider in California and Nevada and plans to expand soon into seven
other states as well as abroad. It provides online enrolment, billing,
and
account management. It offers online review and one-click payment of
all utility bills (gas, water, heating in addition to electricity). In
California all the electricity Utility,com offers is green, and it
guarantees 10-percent annual savings off the incumbent utility's
standard
prices. New customers receive a $25 signing bonus. The company also
offers advisories on billreduction options to customers who agree to
the installation of an advanced CellNet meter. Information from the
meter

allows Utility com to analyze usage and suggest rate
plans that could provide additional savings.
Many of Utility com's offerings arguably could be countered by an
incumbent utility or a bricks-and-mortar (that is, non-cyberspace-
based)
new entrant...

 8/3,K/2   (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2010 ProQuest Info&Learning. All rts. reserv.

01524804 01-75792
Outsourcing the customer life cycle
Stites, Elizabeth M
Telemarketing & Call Center Solutions v16n3 PP: 74-84 Sep 1997
ISSN: 0730-6156 JRNL CODE: TLM
WORD COUNT: 1539

...TEXT: to churn and proactively intervene. This product would allow
a
service provider to utilize a customized database to identify
preferred
customers most likely to churn by analyzing changes in
subscriber behavior and existing rate plan components.
Once behavior changes are identified, our customer service
representatives would initiate contact with these customers, address
individual concerns and offer incentives to retain their
business. We project this end-toend solution will save wireless
service providers millions of dollars per year.

Grow Customer Base

In October of 1995, ScheringPlough HealthCare Products, Inc., the
maker of
Coppertone...

 8/3,K/3   (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2010 ProQuest Info&Learning. All rts. reserv.

00522962 90-48719
Bundled or Unbundled? For 401(k) Plans, Separate Investment,
Administration
Brambley, Trisha
Corporate Cashflow v11n12 PP: 32-34 Nov 1990

ISSN: 1040-0311   JRNL CODE: CFL

...ABSTRACT: services offer the convenience of dealing with one set of
players and the approach may seem to cost less, at least on the
surface. Unbundled services offer better quality service from 2
specialized providers, but direct costs may appear to be higher.
Since
bundled services are offered...

...401(k) plan is a short-term investment. Unbundling investments
from
administration and record keeping gives employers freedom to switch
service providers without disturbing the whole plan. In
addition to keeping track of contribution amounts, calculating
earnings, and observing tax rules, firms should: 1. speed
communication of
any changing regulation, 2. attract participants, 3. issue employee
statements, 4. consider in-house staff capacity, and 5. consider the
cost of the plan.

 8/3,K/4   (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

00223800 84-02361
Financial Planning Not a New Benefit for Some
LeRoux, Margaret
Business Insurance v17n36 PP: 26 Sep 5, 1983
ISSN: 0007-6864 JRNL CODE: BIN

...ABSTRACT: 100 per employee). Both companies urge spouses to attend
the
seminars. At American Can Co., employees can get a computerized
analysis of their own financial situation, along with
suggestions for improvement. Employees pay less than half the
cost of the program .Consumer Financial Institute
(Newton, Massachusetts) provides the services to American Can.

 8/3,K/5   (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)

07540117   Supplier Number: 63261261 (USE FORMAT 7 FOR FULLTEXT)
beMANY! Gives Consumers & Small Businesses Group Buying Power for

Telephone, Utilites & Other Everyday Services; beMANY!'s Patent-Pending
  Process Delivers On-Going Savings.
Business Wire, p2498
July 10, 2000
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 988

...   appropriate beMANY! service provider and plan. Each month, the
BillOptimizer runs through all beMANY! providers and plans, computes
potential cost-saving scenarios and provides recommendations.
"We've found that individuals and businesses often pay higher rates
than they need to and don't find out about their provider's best deals
until they leave them. beMANY!'s BillOptimizer constantly makes sure
individuals and small businesses are on the best plan for their
needs," said Jankovic.
        Major Market Opportunities
        According to Forrester Research...

 8/3,K/6   (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06683265   Supplier Number: 55922242 (USE FORMAT 7 FOR FULLTEXT)
Innofone.Com Sells its Shares of Canadian Telecommunications Resellers
  Alliance CTRA to Optel Communications.
Business Wire, p1199
July 6, 1999
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 720

...   at prices which would not otherwise be available to small and
medium-sized communications service providers (CSPs) based on their
individual volumes. In addition to substantial cost savings, CTRA
provides CSPs with instant access to a wide variety of suppliers,
additional products, dedicated customer support and a flexible
billing interface for all services. About Optel Communications Optel
Communications Corporation, is one of Canada's...

...per cent to its Innofone.Com Sells its Shares of Canadian
Telecommunications Resellers Alliance (CTRA) to Optel Communications
page 2
customers. A Canadian-controlled private company, Optel has offices
and an established agent network in Ontario and Quebec. Optel has

demonstrated...

...small office/home office (SOHO) market, offering its Guaranteed Lowest
Rate Calling program GLR(tm). Utilizing its billing software, Innofone
analyzes its customers' phone bills each month against the
rates of the three leading long distance service providers in
Canada: Sprint Canada, a division of CallNet (Nasdaq: CNEBS), Bell Canada
(Nasdaq: BCICF) and AT&T (NYSE: T). Innofone...

...Canada, Bell Canada or AT&T.) The GLR(tm) program is a powerful tool
that Innofone uses both to keep customers from switching long
distance service and to market to new customers looking for lowest
rates. Innofone offers state-of-the-art voice, VOIP, fax and data services
over its Fully Integrated...

...portfolio of state-of-the-art "virtual office" products geared to the
growing business/home office market which allows commercial users to
consolidate voice and data into a single network with substantial
savings.
For additional information visit Innofone's World Wide...

 8/3,K/7   (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06293957   Supplier Number: 54472275   (USE FORMAT 7 FOR FULLTEXT)
Iridium Stock Down On CEO Resignation 04/23/99.
Newsbytes PM, pNA
April 23, 1999
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 728

  (USE FORMAT 7 FOR FULLTEXT)

ABSTRACT:
TEXT:
...suggested at the time that Iridium could still meet those requirements
by allowing its dealers to sell rental and low-cost leasing
plans, and letting subscribers on terrestrial networks to roam

at will on its satellite telephony service by using a rental kit from
dealers. However...

 8/3,K/8   (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06260917   Supplier Number: 54332118 (USE FORMAT 7 FOR FULLTEXT)
TELEPHONY.(multiple brief articles)
Communications Daily, v19, n67, pNA
April 8, 1999
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 2462

  (USE FORMAT 7 FOR FULLTEXT)

ABSTRACT:
TEXT:
...arose when Home Owners Long Distance (HOLD) filed suit against
WorldCom
for violating 1994 contract in which WorldCom agreed to provide long
distance services for resale by HOLD. HOLD said it experienced
billing and quality-of-service problems and sued to recover damages.
Court
...

...states that company isn't liable for damages "of any kind or nature
whatsoever." Court forwarded case to FCC to determine whether that
tariff language is legal. Commission said it wants to "build as
complete a
record as possible" when it determines "whether a carrier legally can
purport to limit its liability for gross negligence or other willful
misconduct" through its tariff...

...acquire 20% stake in Hong Kong wireless provider SmarTone, which
has 18%
share of Hong Kong market and 500,000 subscribers. Investment in GSM
wireless provider gives BT "excellent strategic partner in Asia's most
mature mobile market," Pres.-BT Worldwide...

...penetration in Hong Kong is expected to grow from current rate of
40% to
60% by 2001. ------ SkyTel Communications introduced pricing
plan of 5 cents per wireless message. Plan provides 500 messages of
up to 100 characters and toll-free personal access...

...packet- switched interexchange voice service using ordinary telephones
and regular phone numbers under N. American Numbering Plan are giving their
customers services functionally identical to circuit- switched long
distance services of traditional interexchange carriers, including use of
USW local exchange facilities...unconditionally that FCC grant BA long
distance entry. PSC spokesman said once BA files, agency will set
commentschedule, OSS test review, hearings, final briefings. He
declined to speculate how long PSC would take. While BA believes it has met
Telecom Act...

...PSC requirements, local competitors such as AT&T and MCI WorldCom in
recent weeks have complained of problems in switching customers from
Bell Atlantic's service to CLEC service. ------ League of Cal. Cities
called on state PUC and FCC to fix...

...FCC to change inefficient number allocation practices that cause code
exhaustion long before all numbers actually have been assigned to
customers. ------ Me. PUC established "don't call" requirements for
competitive electric providers' telemarketing activities. Agency this week
authorized state's first...

...centers, and has other applications pending. PUC said competitive
electric providers must adhere to state telemarketing regulations. No
competitive power provider may telemarket services to
customers who have asked provider not to solicit them again, PUC
decreed, or who have placed their numbers on national no...

 8/3,K/9   (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2010 Dialog. All rts. reserv.

03099015
Audible Inc. Announces the First Online Subscription Audio Service With
   Automated Delivery of Premium Audio Programming
BUSINESS WIRE
October 13, 1998
JOURNAL CODE: WBWE   LANGUAGE: English   RECORD TYPE: FULLTEXT

WORD COUNT: 719

      ... critical business and entertainment-based audio, which allows them
to take better advantage of their commute and travel time. Audible
provides unique content services that deliver premium
information and entertainment when and where their customers need it.
Audible Inc.'s investors include Kleiner Perkins Caufield & Byers, Patricof
& Co., AT&T Ventures, Ironwood Capital, The Thomson...

 8/3,K/10   (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c) 2010 Gale/Cengage. All rts. reserv.

10994456   SUPPLIER NUMBER: 54497948   (USE FORMAT 7 OR 9 FOR FULL TEXT)
TELEPHONY.
Communications Daily, 19, 81, NA
April 28, 1999
ISSN: 0277-0679   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 2036   LINE COUNT: 00170

TEXT:
      ...s no deadline for completion. Examiners also modified network
investment condition to specify that investments made to fulfill
commitments of price cap regulation program count toward $3
billion merger investment requirement, but stressed that companies must
complete all price cap-related network construction projects...

 8/3,K/11   (Item 1 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2008 Dialog. All rts. reserv.

04571563
 Online Bank Juniper Financial Prepares for a Third-Quarter Launch
Carolina Braunschweig &
Web Finance
October 2,2000   DOCUMENT TYPE: NEWSLETTER
PUBLISHER: SECURITIES DATA PUBLISHING
LANGUAGE: ENGLISH   WORD COUNT: 498   RECORD TYPE:
FULLTEXT

TEXT:
...completed in January.
  The financing will help the Wilmington, Del.-based company launch its
primary product later this fall and offer checking and savings
accounts, loans, credit cards, CDs, online bill payment and insurance
services.
  "We went out to get a large amount of...

...executive officer of Juniper Financial. "It's a business plan that will
look for us to book several hundred thousand customers early on and
millions over the next few years. We needed enough money to make that
happen."
  Making Amends
  The...

...the offering," Vague said. "Because we'll be able to tie the brand to
Visa and MasterCard, we'll get customers to the Juniper brand
effectively."
  Although the bulk of its transactions will be done online or through
wireless applications, the...

...services retailer Mail Boxes Etc. to serve as additional portals to the
bank. The company is in talks with similar service providers to
expand its national reach, Vague said.
  The Trouble With Teasers
  The business plan mirrors Vague's 1985 upstart, First...

...said its credit card receivables would fall short of expectations
because of First USA's subpar performance. At the time, analysts
suggested much of the blame lay with First USA's use of low
introductory,
or "teaser," rates charged to new customers.
  Not Always Better in Retrospect
  Not only did these fees prove too low for First USA to make any
profits,
but they also introduced customers to rate shopping. Once an
introductory rate reset to a higher level, many consumers transferred
their balances to other credit card companies that were offering
teaser
rates to new customers.

At the time, Vague admitted that the problems with his unit involved
"a
significant acceleration in competition, including increased mail
solicitation volumes and more aggressive introductory rate
programs."

 8/3,K/12   (Item 2 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2008 Dialog. All rts. reserv.

04570875
 Juniper Financial Raises $94M Series B, Hopes To Avoid Predecessors'
Pitfalls
Carolina Braunschweig & David Feldheim
Private Equity Week
September 18,2000 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: SECURITIES DATA PUBLISHING
LANGUAGE: ENGLISH   WORD COUNT: 616   RECORD TYPE:
FULLTEXT

           (c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:
...to complement a $20 first round completed in January.
  J.W. Seligman & Co. led the most recent deal, alongside additional
participants Aether Systems Capital, Fifth Third Bancorp, Kemper
Ventures, Kingdon Capital, Maverick Capital Equity Partners LLC,
Sonera
Corp., Total Technology Ventures...

...board of directors.
  The financing will help the Wilmington, Del.-based company launch
its
primary product later this fall and offer checking and savings
accounts, loans, credit cards, CDs, online bill payment and insurance
services.
  "We went out to get a large amount of...

...executive officer of Juniper Financial. "It's a business plan that
will
look for us to book several hundred-thousand customers early on and
millions over the next few years. We needed enough money to make that
happen."
  The business plan...

...said its credit card receivables would fall short of expectations

because of First USA's subpar performance. At the time, analysts
suggested much of the blame lay with First USA's use of low
introductory,
or teaser,' rates charged to new customers.
   Not only did these fees prove too low for First USA to make any
profits,
but they also introduced customers to rate shopping. Once an
introductory rate reset to a higher level, many consumers transferred
their balances to other credit card companies that were offering
teaser
rates to new customers.
   At the time, Vague admitted that the problems with his unit
involved, "a
significant acceleration in competition, including increased mail
solicitation volumes and more aggressive introductory rate
programs."
   Making Amends
   Perhaps learning from past mistakes, however, the Jupiter ...the
offering," Vague said. "Because we'll be able to tie the brand to Visa
and
MasterCard, we'll get customers to the Juniper brand effectively."
   Although the bulk of its transactions will be done online or through
wireless applications, the...

...services retailer Mail Boxes Etc. to serve as additional portals to
the
bank. The company is in talks with similar service providers to
expand its national reach, Vague said.

 8/3,K/13   (Item 3 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
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04570566
 Commercial Banking: e-Mortgage Boom Is On the Way, Analyst Says
Jerry Minkoff
Web Finance
September 4,2000 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: SECURITIES DATA PUBLISHING
LANGUAGE: ENGLISH   WORD COUNT: 772   RECORD TYPE:
FULLTEXT

TEXT:

Internet-originated mortgage banking seems like a spectacular bust today
but one analyst thinks the industry is looking at the wrong statistics.

   FleetBoston Robertson Stephens senior e-finance analyst Scott Appleby expects that by 2003 as much as $335 billion in mortgages will be
originated over the Internet. Consumers may be reluctant to close a mortgage online today (only 0.7% of U.S. mortgages closed online in the...

...2005.
   "We estimate that connectivity solutions linking originators, lenders,
government-sponsored entities (GSEs), private mortgage insurance companies,
title insurance providers, appraisal companies and escrow services through Internet infrastructure and protocols may contribute as much as
two-thirds" of those savings, the...

...deepest and most protected markets" in the economy, the report said,
with government agencies fostering liquidity and tax policies subsidizing
consumer mortgages.
   The U.S. has seen origination volumes top $800 billion a year since 1990.
After an estimated 25% drop...

...in loan volume, the report said.
   Industry Defragmentation
   Fragmentation is characteristic of the mortgage industry-the top 10 lenders have less than 40% market share-offering opportunities
to companies that can reduce what the report cited as three areas of friction: application preparation, product/price discovery...and Myers Internet Services interfaces with existing loan origination software packages (LOS) to provide "point-and-click connectivity to multiple service providers," the report said, "and prepopulate the forms based on data entered into the LOS."
   With more than 75,000 mortgage...
...the U.S., it is not surprising that brokers typically contact a small
group of lenders to compare rates and programs. Product and price discovery is being tackled by Ellie Mae, Lioninc.com and Myers Internet through virtual rate sheets, which integrate rates and...

...Inefficiency also characterizes the secondary mortgage market. "Our
channel checks indicate that most mortgage banks conduct only
perfunctory
calls to determine market pricing before delivering loan pools to the
same three or four correspondents month after month," the report said.
The
...

...is a solution that connects from the point of sale to the capital
markets (with connectivity to the GSEs, ancillary service
providers and major lenders), allowing originators to provide product
selection and pricing based on real-time movements in the securities
and...

 8/3,K/14   (Item 4 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
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00040753
 Marketing to 401(k) Plans sans Alliances
By Jennifer Lea Reed
Investment Management Weekly
June 9,1997   DOCUMENT TYPE: NEWSLETTER
PUBLISHER: SECURITIES DATA PUBLISHING
LANGUAGE: ENGLISH   WORD COUNT: 1315   RECORD TYPE:
FULLTEXT

TEXT:
...for a chunk of 401(k) business but loathe to join an alliance and
absolutely dismissive of becoming a full-service provider? You
leverage your long-standing relationships with plan sponsors, get used
to
negotiating fee sharing and trust in some evolving...

...sponsors want more options."
  According to a recent joint study by Boston's Cerulli Associates and
New
York's Lipper Analytical Services on the state of the defined
contribution 401(k) market, there already are indications that
traditional
institutional asset managers...
...funds, and less dependence on retail funds;
  * A more sophisticated due diligence process in manager selection,
investment policies and performance evaluation;

* An emphasis on style purity and consistency with tighter control over
investment mandates; and
     * A leveling or declining market share...to have competitive expense
ratios, at or near the average, or lower."
     For most money management firms eyeing 401(k) clients, the first
step is targeting a plan sponsor market where success is most likely, and
that means looking close to...

     ...defined benefit side, and then can make the crossover to defined
contribution."
     Leveraging Relationships
     Although Whiston would not divulge specific clients that have been
receptive to adding managers from outside a full-service
provider's alliance, he says the best bets are mid-size and large
plan sponsors that have an experienced investment department and a more
proactive approach to asset management, especially those wanting to
supplement mainstream options for their participants with more
esoteric investments.
     "Small to mid-size sponsors tend to be more apt to rely on third-
party
full-service providers," he says. "But if you have an existing
relationship, any sponsor would be a good one."
     Those mid-size and...

     8/3,K/15   (Item 5 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
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00032940
 Keeping Customers Satisfied While The Deal Proceeds
Mergers & Acquisitions
July/August, 1997 VOL: 32 ISSUE: 1 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: INVESTMENT DEALERS DIGEST
LANGUAGE: ENGLISH   WORD COUNT: 2672   RECORD TYPE:
FULLTEXT

          (c) INVESTMENT DEALERS DIGEST All Rts. Reserv.

TEXT:
     Mark N. Clemente and David S. Greenspan
     Customers of both acquirers and targets will take their business
elsewhere if they get jittery over a deal's impact on...

...too-common scenario. The deal is announced and employees from the
acquired company begin to receive their internal communications. Yet
customers, the life blood of the business, receive nothing. As a
result, major customer relationships are jeopardized in the wake of a
merger or acquisition because of inadequate or delayed communications
from
management of the combining companies on the timing or provisions of
the
transaction.
    Customers either are not informed of the deal promptly, or the
information they are given fails to allay their fears over...

...disruptions that may impact operations during the integration
period.
The penalty for silence can be dropping sales and irretrievably lost
customers.
    There are traces of blood in the water, and the sharks are moving
in. Most
competitors know that the best time to aggressively court your
clients is when you are going through a merger. The distractions in
the integration process are limitless, and as management attempts to
quell
the organizational chaos that often erupts internally, they lose sight
of
the most important value driver - the customer.
    The competition knows that it is far from "business as usual" in
the
period that leads up to and immediately follows the closing and that
customer service frequently suffers. Competitors sense vulnerability
and blatantly attempt to exploit it. Immediately after learning of the
deal, competitors start contacting customers to fan the flames of
uncertainty that all customers feel when a company that
provides important services to them is engaged in a major
corporate combination.
    Unfortunately, customers' fears are well-founded. The span of time
immediately preceding and following a merger typically is
characterized by
employee uncertainty...

...management. Volatile business environments spawn operational
glitches
that can negatively affect many aspects of the day-to-day dealings
with
customers.
    By nature, there is always organizational upheaval in the
aftermath of a
major merger or acquisition. People, products, and processes...

8/3,K/16   (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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03655880   Supplier Number: 47877305 (USE FORMAT 7 FOR FULLTEXT)
Contract Opportunities: SCIENTIFIC AND TECHNICAL SUPPORT (PART 8)
Set-Aside Alert, v5, n15, pN/A
August 1, 1997
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 2972

...   open for 1 year from July 30, 1997. Proposals may be submitted
at
any time within that period. However, Navy evaluation will not
commence prior to October 1997. Contracts, grants, cooperative
agreements
and "other transactions", as appropriate, will be awarded
limited...the
briefing package will be provided to all interested parties, as will a
bibliography of relevant available documents. NUWCDIVNPT will provide
library services and facilities for these documents. Users will
be responsible for ensuring that clearance/visit requests are on file
with
ASTO and NUWCDIVNPT security. Offerors may submit...

...of--contact along with the telephone and facsimile numbers,
followed by
a letter signed by the authorized officer specifying the proposal
validity period (at least 120 days). B. A one--page overview of the
proposed technologies and/or concepts as well as any innovative claims
for
the proposed research and how they will contribute to the HGMLTA
testbed
and support the objectives of a technology evaluation and
demonstration; C. A one--page summary of the deliverables including
data
associated with the proposed research. D. A one...

...I. A brief discussion of past performance detailing previous
accomplishments and work in this or closely related research areas,
previous cost and schedule performance, and the qualifications
of the previous investigators. J. A brief discussion of the overall
approach to the management of...

...II shall include the one--page work breakdown structure, a cost summary,
and a breakdown of cost for the effort. Evaluation of proposals will
be based on the following criteria: (1) The overall technical merit of the
proposed approach including the...

...techniques, or unique combinations there of that are integral factors
for achieving the proposed objectives. (3) The realism of estimated
costs and schedules, and the potential affordability impact on
the Navy. These criteria are in descending order of importance for
evaluation purposes with technical merit significantly more important
than either of the other evaluation criteria. Offerors are also
invited to submit recommendations and comments on type of agreement
(contract, grant, cooperative agreement or "other...

 8/3,K/17   (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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02716140   Supplier Number: 45509915 (USE FORMAT 7 FOR FULLTEXT)
COMPETITIVE UTILITY DEMAND-SIDE MANAGEMENT (DSM) BIDDING PROGRAMS FOR
  DEVELOPERS
Utility Reporter Fuels Energy & Power, v95, n5, pN/A
May, 1995
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 213

  (USE FORMAT 7 FOR FULLTEXT)

ABSTRACT:
TEXT:
...bidding by developers. In Dec. 1987, Central Maine Power (CMP)
instituted the first competitive bidding program that allowed developers to
propose installation of conservation measures. Since then,
about 30 utilities in 14 states have solicited bids from energy service
companies (ESCOs) and customers to reduce energy demand in
residential homes and in commercial and industrial facilities. Interest in
the use of competitive procurement mechanisms for demand-side resources

continues to grow. This study builds upon earlier work involving methods to
compare bid prices and program costs among utilities. It
also characterizes the approaches used by utilities and developers to
allocate the risks associated with DSM resources, based on a review
of a large sample of signed contracts that are analyzed in some
detail because they provide insights into the evolving roles and
responsibilities of utilities, customers, and third-party contractors
in providing DSM services. The analysis also highlights
differences in the allocation of risks between traditional utility rebate
programs and DSM bidding programs.

 8/3,K/18   (Item 3 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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01950282   Supplier Number: 43450308   (USE FORMAT 7 FOR FULLTEXT)
CHAMPUS: Marching Toward Managed Care
Health Business, pN/A
Nov 13, 1992
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2284

...   of CHAMPUS, especially as Congress looks for ways to cut the
defense budget without reducing health benefits. And, health care
analysts will continue to monitor how well -- or poorly -- CRI works.
Some say that CRI contains lessons for national health care...

...of its reliance on a regional system where all beneficiaries receive
health care services under a global fee. As such, analysts say CRI
could show how a managed competition system could work. Battling the Cost
Monster The U.S. military health...

...is the case, space is not available, they use private providers. CHAMPUS
beneficiaries pay annual deductibles of $150 for an individual and
$300 for a family and a percentage of the doctor's fee. For active-duty
family members, the copay...

...For others, the copay is 25 percent for care inside and outside the
hospital. As with other fee-for-service programs, the costs for

CHAMPUS have been rising. In the late 1980s, "the perception was that
CHAMPUS was out of control," says Newhall...

...share any savings it achieved beyond 10 percent, vowing to give the
feds
75 cents of every dollar in excess savings. CRI offers
beneficiaries three options: standard CHAMPUS benefits, CHAMPUS Prime,
and
CHAMPUS Extra. The Prime program offers HMO benefits with no annual
deductibles and a $5 charge for each visit or service provided. The
Extra
program is a PPO that directs CHAMPUS users to preapproved providers
who have agreed to provide discounted services. Of the 860,000
CHAMPUS members in California and Hawaii, 100,000 stuck with
traditional
CHAMPUS; 200,000 entered CHAMPUS...

V. Additional Resources Searched

No results were found in the Internet & Personal Computing Abstracts through EBSCO.
No results were found in the Financial Times through Proquest.